



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0739026
12/30/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152124845 04	1152124845	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 1/09/26 To: 1/09/27 12:01 am Standard Time	12/30/2025	0739026	09 1152124845 03

Agent (727)528-2240
HARBOR INSURANCE GROUP INC
810 63RD AVE N
ST PETERSBURG FL 33702-6641

PEPPERTREE LAKE CONDO ASSOC
6415 1ST AVE S
GULFPORT FL 33707-1301

LSACCO@HARBORINS.NET
Property Location (if other than above)
731 115TH AVE N, ST PETERSBURG FL 33716

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1974
Prior NFIP Claims: 1
Number of Units: 12

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,097,174

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$2,097,000	\$5,000	\$11,152.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$2,758.00
FULL RISK PREMIUM: \$8,469.00
Statutory Discounts
Annual Increased Cap Discount: \$1,062.00
DISCOUNTED PREMIUM: \$7,407.00
Reserve Fund Assessment: \$1,333.00
Federal Policy Service Fee: \$564.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$9,554.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

073902609115212484525364

00009

Company



FFL99.001 1025
0739026
12/30/25

09 1152124845 04

Agent (727)528-2240
HARBOR INSURANCE GROUP INC
810 63RD AVE N
ST PETERSBURG FL 33702-6641

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

073902609115212484525364

00009

Company

