



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 1152124866 04	1152124866	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 1152124866 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)  
723 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: 06/01/1974  
Prior NFIP Claims: 1  
Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,007,287

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

Coverage	Deductible	Annual Premium
BUILDING \$2,000,000	\$5,000	\$10,971.00
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: \$2,713.00  
FULL RISK PREMIUM: \$8,333.00  
Statutory Discounts  
Annual Increased Cap Discount: \$889.00  
DISCOUNTED PREMIUM: \$7,444.00  
Reserve Fund Assessment: \$1,340.00  
Federal Policy Service Fee: \$376.00  
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 \$9,410.00

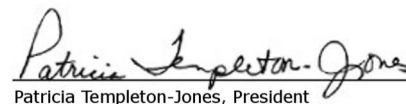
**THIS IS NOT A BILL**

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

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Company



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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](http://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](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://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](http://floodsmart.gov/flood) to learn more about flood insurance.

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Company

