



Auto, Home & Health Insurance  
RISK STRATEGIES COMPANY  
3250 N 29TH AVE  
HOLLYWOOD, FL 33020



May 05, 2020

STEEPLECHASE CONDOMINIUM ASSOCIATION  
6704 LONE OAK BLVD  
NAPLES, FL 34109-6834

Policy Number: 0000152099

Insured(s): STEEPLECHASE CONDOMINIUM ASSOCIATION  
Property Location: 2819 AINTREE LN BLDG D  
NAPLES, FL 34112-5383

### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://Nationalgeneral.managemyfloodpolicy.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or [nationalgeneral@torrentcorp.com](mailto:nationalgeneral@torrentcorp.com).

### **Important Information About The National Flood Insurance Program**

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

## **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: CHARLOTTE FLOYD  
Agent's Phone Number: (954) 963-6666

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



Auto, Home &amp; Health Insurance

RISK STRATEGIES COMPANY

3250 N 29TH AVE

HOLLYWOOD, FL 33020

Agency Phone: (954) 963-6666

NFIP Policy Number: 0000152099  
 Company Policy Number: 0000152099  
 Agent: CHARLOTTE FLOYD

Policy Term: 04/30/2020 12:01 AM through 04/30/2021 12:01 AM  
 Renewal Billing Payor: INSURED

To report a claim  
 visit or call us at: <https://Nationalgeneral.managemyfloodpolicy.com>  
 (888) 598-0296

**RENEWAL FLOOD INSURANCE POLICY DECLARATIONS**

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

| DELIVERY ADDRESS                                                                    | INSURED NAME(S) AND MAILING ADDRESS                                                 |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| STEEPLECHASE CONDOMINIUM ASSOCIATION<br>6704 LONE OAK BLVD<br>NAPLES, FL 34109-6834 | STEEPLECHASE CONDOMINIUM ASSOCIATION<br>6704 LONE OAK BLVD<br>NAPLES, FL 34109-6834 |

| COMPANY MAILING ADDRESS                                                              | PROPERTY LOCATION                               |
|--------------------------------------------------------------------------------------|-------------------------------------------------|
| IMPERIAL FIRE & CASUALTY INSURANCE COMPANY<br>PO BOX 912063<br>DENVER, CO 80291-2063 | 2819 AINTREE LN BLDG D<br>NAPLES, FL 34112-5383 |

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: N/A

| RATING INFORMATION                  |                             | DESCRIPTION             |                               |
|-------------------------------------|-----------------------------|-------------------------|-------------------------------|
| ORIGINAL NEW BUSINESS DATE:         | 04/30/2015                  | DATE OF CONSTRUCTION:   | 12/12/2012                    |
| REINSTATEMENT DATE:                 | N/A                         | COMMUNITY NUMBER:       | 120067 0413 H REGULAR PROGRAM |
| BUILDING OCCUPANCY:                 | OTHER RESIDENTIAL           | COMMUNITY NAME:         | COLLIER COUNTY                |
| CONDOMINIUM INDICATOR:              | RCBAP LOW RISE              | CURRENT FLOOD ZONE:     | AE                            |
| NUMBER OF UNITS:                    | 8                           | GRANDFATHERED:          | YES                           |
| PRIMARY RESIDENCE:                  | NO                          | FLOOD RISK/RATED ZONE:  | AE                            |
| ADDITIONS/EXTENSIONS:               | N - NO ADDITIONS/EXTENSIONS | ELEVATION DIFFERENCE:   | 1                             |
| BUILDING TYPE:                      | TWO FLOORS                  | ELEVATED BUILDING TYPE: | NON-ELEVATED                  |
| BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: | NO BASEMENT                 | REPLACEMENT COST:       | \$2,365,550                   |

| MORTGAGEE / ADDITIONAL INTEREST INFORMATION |                                  |
|---------------------------------------------|----------------------------------|
| FIRST MORTGAGEE:                            | LOAN NO: N/A                     |
| SECOND MORTGAGEE:                           | LOAN NO: N/A                     |
| ADDITIONAL INTEREST:                        | LOAN NO: N/A                     |
| DISASTER AGENCY:                            | CASE NO: N/A<br>DISASTER AGENCY: |

**PREMIUM CALCULATION —**

Standard

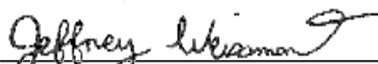
|          | COVERAGE    | DEDUCTIBLE | BASIC COVERAGE | BASIC RATE | ADD'L COVERAGE | ADD'L RATE | DED. DISCOUNT/SURCHARGE | PREMIUM    |
|----------|-------------|------------|----------------|------------|----------------|------------|-------------------------|------------|
| BUILDING | \$2,000,000 | \$5,000    | \$480,000      | 0.770      | \$1,520,000    | 0.080      | (\$491.00)              | \$4,421.00 |
| CONTENTS | \$0         | \$0        | \$0            | 0.450      | \$0            | 0.120      | \$0.00                  | \$0.00     |

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

|                                |              |
|--------------------------------|--------------|
| ANNUAL SUBTOTAL:               | \$4,421.00   |
| INCREASED COST OF COMPLIANCE:  | \$8.00       |
| COMMUNITY RATING DISCOUNT: 25% | (\$1,107.00) |
| RESERVE FUND ASSESSMENT: 18.0% | \$598.00     |
| PROBATION SURCHARGE:           | \$0.00       |
| ANNUAL PREMIUM:                | \$3,920.00   |
| HFIAA SURCHARGE:               | \$250.00     |
| FEDERAL POLICY SERVICE FEE:    | \$400.00     |
| TOTAL:                         | \$4,570.00   |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

  
 Peter Rendall / President

  
 Jeffrey Weissmann / Secretary

**Zero Balance Due - This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by IMPERIAL FIRE &amp; CASUALTY INSURANCE COMPANY

Company NAIC: 44369



File: 16498991

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