



FRANKLIN HAMILTON INSURANCE INC  
1690 S CONGRESS AVE STE 205A  
DELRAY BEACH, FL 33445

APRIL 30, 2025

STEEPLECHASE CONDOMINIUM ASSOCIATION THE UNIT OWNERS ATIMA  
C/O CAMBRIDGE MANAGEMENT OF SWFL  
2335 TAMIAMI TRAIL N. ST#402  
NAPLES, FL 34103

Policy Number: 0000152097

Insured(s): STEEPLECHASE CONDOMINIUM ASSOCIATION THE UNIT OWNERS ATIMA  
Property Location: 2827 AINTREE LN BLDG C  
NAPLES, FL 34112-9300

### ***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, please visit <https://Nationalgeneral.manageflood.com>, click View Important Flood Documents link and select from the list of documents. 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 866-535-7417 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: FRANKLIN HAMILTON INSURANCE INC

Agent's Phone Number: (561) 774-8164

- 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.

FRANKLIN HAMILTON INSURANCE INC  
1690 S CONGRESS AVE STE 205A  
DELRAY BEACH, FL 33445

Agency Phone: (561) 774-8164

NFIP Policy Number: 0000152097  
Company Policy Number: 0000152097  
Agent: FRANKLIN HAMILTON INSURANCE INC

Payor: INSURED  
Policy Term: 04/30/2025 12:01 AM - 04/30/2026 12:01 AM  
Policy Form: RCBAP

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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

STEEPLECHASE CONDOMINIUM ASSOCIATION THE UNIT OWNERS ATIMA  
C/O CAMBRIDGE MANAGEMENT OF SWFL  
2335 TAMIAMI TRAIL N. ST#402  
NAPLES, FL 34103

### INSURED NAME(S) AND MAILING ADDRESS

STEEPLECHASE CONDOMINIUM ASSOCIATION THE UNIT OWNERS ATIMA  
C/O CAMBRIDGE MANAGEMENT OF SWFL  
2335 TAMIAMI TRAIL N. ST#402  
NAPLES, FL 34103

### COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY  
PO BOX 912063  
DENVER, CO 80291-2063

### INSURED PROPERTY LOCATION

2827 AINTREE LN BLDG C  
NAPLES, FL 34112-9300

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 8 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), MASONRY CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$2,964,848.00

DATE OF CONSTRUCTION: 12/12/2012

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 0.0

FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

### 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

DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

BUILDING: COVERAGE DEDUCTIBLE  
\$2,000,000 \$5,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](https://FloodSmart.gov/floodcosts).

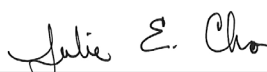
### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$18,792.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$4,668.00)
FULL RISK PREMIUM:	\$14,199.00
ANNUAL INCREASE CAP DISCOUNT:	(\$9,832.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,367.00
RESERVE FUND ASSESSMENT:	\$786.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$5,779.00

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



Peter Rendall / President



Julie E. Cho / Secretary

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

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

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369



File: 31833777

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DocID: 253515830

<b>FACTS</b>	<b>WHAT DOES NATIONAL GENERAL INSURANCE GROUP (NGIG) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Name, phone number, home and email addresses, and other contact information, marital status, and family member information</li> <li>• Social Security number, driver's license number, and driving records</li> <li>• Healthcare information, customer files including claims and transaction history, credit information and credit scores</li> </ul>
<b>How?</b>	Financial companies need to share customers' and former customers' personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons NGIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NGIG share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 1-844-874-3609 or view our Online Privacy Statement at <a href="http://www.nghcprivacy.com">www.nghcprivacy.com</a> .
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<b>Who we are</b>	
Who is providing this notice?	<p>NGIG includes: Adirondack Insurance Exch., Agent Alliance Ins. Co., Century-National Ins. Co., Direct General Insurance Co., Direct General Ins. Co. of MS, Direct General Life Insurance Co., Direct Insurance Co., Direct National Insurance Co., ECMI Auto Insurance Co., Encompass Floridian Indemnity Co., Encompass Floridian Insurance Co., Encompass Home &amp; Auto Insurance Co., Encompass Indemnity Co., Encompass Independent Ins. Co., Encompass Insurance Co., Encompass Ins. Co. of America, Encompass Ins. Co. of MA, Encompass Ins. Co. of NJ, Encompass Property &amp; Casualty Co., Encompass Property &amp; Casualty Ins. Co. of NJ, Imperial Fire &amp; Casualty Ins. Co. (IFCIC), Integon Casualty Insurance Co., Integon General Insurance Corp., Integon Indemnity Corp. (IIC), Integon National Insurance Co. (INIC), Integon Preferred Insurance Co., MIC General Insurance Corp., Mountain Valley Indemnity Co., National General Assurance Co., National General Insurance Co. (NGIC), National General Insurance Online, Inc., National General Motor Club, Inc., National General Premier Insurance Co., New Jersey Skylands Insurance Assoc., New South Insurance Co., Safe Auto Choice Insurance Co., Safe Auto Group Agency, Inc., Safe Auto Insurance Co., Safe Auto Value Insurance Co., Standard Property &amp; Casualty Ins. Co., and Home State County Mutual Ins. Co. (administered by IFCIC, IIC, INIC, or NGIC).</p>

<b>What we do</b>	
How does NGIG protect my personal information?	We use a variety of physical, technical, and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.

What we do (continued)	
How does NGIG collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance or give us your contact information</li> <li>• Pay your insurance premium or file an insurance claim</li> </ul> <p>We also collect your personal information from others, such as affiliates, credit bureaus, and insurance support organizations (which may retain and share your information with others).</p>
Why can't I limit all sharing?	<p>Federal and state law gives you the right to limit</p> <ul style="list-style-type: none"> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws may give you additional rights to limit sharing. See below for more on those rights.</p>
How else does NGIG use and share personal information?	<p>We will also disclose your personal information without notice when necessary to: (a) to comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) for an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.</p>
How can I review or correct my data?	<p>You may access your recorded personal information under our possession and request a correction, amendment, or deletion of such recorded personal information by contacting your agent.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control including Allstate insurance companies offering home, auto and business insurance; Allstate Assurance Company and its life and retirement affiliates; Allstate Financial Services; Allstate Benefits and Allstate Health Solutions companies offering health products; Allstate and Signature roadside services and motor club companies; Allstate Dealer Services; Castle Key Insurance Co. and Castle Key Indemnity Co.; North Light Specialty Insurance Co.; Allstate Protection Plans; Allstate Identity Protection; Avail; Arity and underwriting and other companies that now or in the future control, are controlled by, or are under common control with the Allstate Corporation.</p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

Other important information	
<p><b>Montana residents:</b> Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years.</p> <p><b>Nevada Residents:</b> You may request to be placed on our internal “do not call” list. To make this request, call 877-885-4315 and provide us with your name, address, and all telephone numbers you wish to include on our list. For more information, you may also contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, by mail at: 555 E. Washington Avenue., Suite 3900, Las Vegas, NV 89101, phone: (702) 486-3132, or email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p> <p>National General Insurance Group reserves the right to change our privacy practices, procedures, and terms.</p>	