



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 1124  
5895729  
5/05/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 4/29/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150322070 15	1150322070	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/29/25 To: 4/29/26 12:01 am Standard Time	05/05/2025	0702833	1150322070

Agent (239)278-0278  
BROWN & BROWN INSURANCE  
SERVICES INC  
9617 GULF RESEARCH LN STE 202  
FORT MYERS FL 33912-4561  
046.PLSERVICE@BBROWN.COM

OAKWATER COVE CONDOMINIUM ASSOC  
AND OR ALL UNIT OWNERS ATIMA  
3061 QUINCY RD  
DUKE PROFESSIONAL MANAGEMENT  
VENICE FL 34293-3028

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
6005 N BEACH RD, UNITS 17 18 AND 19, ENGLEWOOD FL 34223

**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: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1974  
Prior NFIP Claims: 2  
Number of Units: 3  
Replacement Cost Value: 715,016

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING \$555,000	\$5,000	\$11,080.00
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: \$19.00  
FULL RISK PREMIUM: \$11,136.00  
Statutory Discounts  
Annual Increased Cap Discount: \$4,178.00  
DISCOUNTED PREMIUM: \$6,958.00  
Reserve Fund Assessment: \$1,252.00  
Federal Policy Service Fee: \$141.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$8,601.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 FFL 99.117 1021 1021 WFL 99.416 1117 1117

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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Insured