



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
09/26/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER	CONTACT NAME:	
Insurance Office of America 4830 W Kennedy Blvd Suite 140 Tampa, FL 33609	PHONE (A/C, No, Ext): (813) 637-8877 FAX (A/C, No): (813) 637-8484	
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: SUNSREE-01	
INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Sunset Reef Homeowners Association, Inc. c/o Ameri-Tech Community Management 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763	INSURER A : American Bankers Insurance Company of Florida	10111
	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

RE: Borrower - Jason T. and Patricia A. Miller / Property Address - 17960 Gulf Blvd. Apt. 110, Redington Shores, FL 33708

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS	
	<input type="checkbox"/>	PROPERTY				<input type="checkbox"/>	BUILDING	\$	
	CAUSES OF LOSS					DEDUCTIBLES	<input type="checkbox"/>	PERSONAL PROPERTY	\$
	<input type="checkbox"/>	BASIC				BUILDING	<input type="checkbox"/>	BUSINESS INCOME	\$
	<input type="checkbox"/>	BROAD				CONTENTS	<input type="checkbox"/>	EXTRA EXPENSE	\$
	<input type="checkbox"/>	SPECIAL					<input type="checkbox"/>	RENTAL VALUE	\$
	<input type="checkbox"/>	EARTHQUAKE				<input type="checkbox"/>	BLANKET BUILDING	\$	
	<input type="checkbox"/>	WIND				<input type="checkbox"/>	BLANKET PERS PROP	\$	
	<input type="checkbox"/>	FLOOD				<input type="checkbox"/>	BLANKET BLDG & PP	\$	
	<input type="checkbox"/>					<input type="checkbox"/>		\$	
	<input type="checkbox"/>					<input type="checkbox"/>		\$	
		<input type="checkbox"/>				INLAND MARINE	TYPE OF POLICY		
CAUSES OF LOSS		<input type="checkbox"/>		\$					
<input type="checkbox"/>		NAMED PERILS	POLICY NUMBER	<input type="checkbox"/>		\$			
<input type="checkbox"/>				<input type="checkbox"/>		\$			
	<input type="checkbox"/>	CRIME				<input type="checkbox"/>		\$	
	TYPE OF POLICY					<input type="checkbox"/>		\$	
						<input type="checkbox"/>		\$	
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN				<input type="checkbox"/>		\$	
	<input type="checkbox"/>					<input type="checkbox"/>		\$	
A	Personal NFIP Flood		6900013001	09/13/2025	09/13/2026	X	See Attached	\$	
								\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## CERTIFICATE HOLDER

## CANCELLATION

Fifth Third Bank, N.A. PO Box 391197 Solon, OH 44139-8197	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

**ASSURANT®****American Bankers Insurance Company of Florida  
Scottsdale, AZ****Revised Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 09/13/2025 (12:01 a.m.) to 09/13/2026 (12:01 a.m.)****Endorsement Effective Date: 09/16/2025 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900013001**Named Insured and Mailing Address:**JASON & PATRICIA MILLER  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**First Mortgagee / Lender Name:**FIFTH THIRD BANK  
ISAOA ATIMA  
PO BOX 391197  
OLON, OH 44139-8197**Loan Number:****Producer Number:** 60353-59492-002**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**17960 GULF BLVD  
BLDG 1 #110  
REDINGTON SHRS, FL 33708-1140**Loan Number:****Other / Loss Payee:****For Service Please Contact:**INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.00 ft
Building Description: Main Dwelling	Replacement Cost: \$ 301,515
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.***COVERAGE AND PREMIUM INFORMATION****Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,350.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 4,410.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -3,436.00
<b>Discounted Premium:</b>	<b>\$ 974.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 175.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

<b>TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES</b>	<b>\$ 1,446.00</b>
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Coverage limitations may apply. See your NFIP PolicyForm Form for details.

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](https://floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: AB00013001