



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Revised Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 09/13/2024 (12:01 a.m.) to 09/13/2025 (12:01 a.m.)

Endorsement Effective Date: 06/02/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900013014

Named Insured and Mailing Address:

IGOR SULIM
C/O SUNSET REEF HOA
5695 TUSCANY LN
WAUNAKEE, WI 53597-8723

First Mortgagee / Lender Name:

WINTRUST MORTGAGE
ISAOA ATIMA
PO BOX 220
CARMEL, IN 46082-0220

Loan Number: 25049271

Producer Number: 60353-59492-002

Premium Payor: INSURED

Property Location:

BLDG 1 #123
17960 GULF BLVD
REDINGTON SHRS, FL 33708-1141

Second Mortgagee / Lender Name:

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: \$ 286,786
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, TWO FLOORS, FRAME CONSTRUCTION	

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 4,197.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -15.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,257.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -3,432.00
Discounted Premium:	\$ 825.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 149.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES	\$ 1,271.00
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Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00013014