



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 1025  
8358149  
2/26/26  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152153491 04	1152153491	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/16/26 To: 4/16/27 12:01 am Standard Time	02/26/2026	0702821	0002882746

Agent (727)461-6044  
BROWN & BROWN INSURANCE  
SERVICES INC  
140 FOUNTAIN PKWY N STE 600  
ST PETERSBURG FL 33716-1274

650 ISLAND WAY CONDOMINIUM ASSOCIATION  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086

SANDY.MILLS@BBROWN.COM

Property Location (if other than above) 650 ISLAND WAY, CONDOMINIUM, CLEARWATER FL 33767  
Address may have been changed in accordance with USPS standards.

**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: 01/01/1988  
Prior NFIP Claims: 0  
Number of Units: 60  
Replacement Cost Value: 15,464,260

Property Description: Slab on Grade, 8 floors

Coverage	Deductible	Annual Premium
BUILDING	\$15,000,000	\$175,113.00
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  
Mitigation Discount: \$8,728.00  
Community Rating Discount: \$41,567.00  
FULL RISK PREMIUM: 124,893.00  
Statutory Discounts  
Annual Increased Cap Discount: \$112,177.00  
DISCOUNTED PREMIUM: \$12,716.00  
Reserve Fund Assessment: \$2,289.00  
Federal Policy Service Fee: \$1,540.00  
HFIAA Surcharge \$250.00  
TOTAL ANNUAL PAYMENT \$16,795.00

**Coverage limitations may apply. See your Policy form for details.**

Coinsurance penalty may apply. See your Policy Form for Details

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

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

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*  
Patricia Templeton-Jones, President

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Insured

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SERVICES INC  
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**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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

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Insured





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 A Stock Company  
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 St. Petersburg, FL 33733-8003  
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## Wright National Flood Insurance Company Privacy Statement

09 1152153491 04  
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4/16/26

**Revised: February 1, 2024**

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

### We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

### Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

### Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
  - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
  - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and



- in connection with performing an insurance transaction for you;
- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and
- to an insurance regulatory authority, or a law enforcement or other governmental authority.

### **Sharing of Personal Information With Service Providers**

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

### **Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law**

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

### **For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law**

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

### **Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion**

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

**Privacy Compliance Officer  
Wright National Flood Insurance Company  
93 Park Place Boulevard - Suite 101  
Clearwater, FL 33759**

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**Compliance@weareflood.com  
1-800-820-3242, ext 7777**



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WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
BROWN & BROWN INSURANCE  
140 FOUNTAIN PKWY N STE 600  
ST PETERSBURG FL 33716

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Agent: (727)461-6044  
Report a Claim: [www.wrightflood.com](http://www.wrightflood.com)

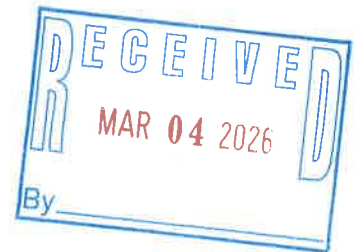
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