



# Tower Hill Insurance

Underwritten by Vantage Risk Specialty Insurance Company  
Post Office Box 147018, Gainesville, FL 32614-7018

**Policy Number:** ICF1007118

**RenewalOffer Declarations**

**RENEWAL\_OFFER**

This declaration is effective 11/20/2024

Policy period is from 11/20/2024 to 11/20/2025

All dates are as of 12:01 A.M. Standard Time at the insured location.

## COMMON POLICY DECLARATIONS

*Insured Name and Address*

Village at Lake Pine II HOA Inc  
C/O TAYLOR MADE PROPERTY MANAGEMENT  
524 S DIXIE HWY WEST  
POMPANO BEACH, FL 33060

*Agency: FL7245*

HUB International Florida  
10368 W St Rd 84, Suite 201  
Davie, FL 33324

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Form of Business: Corporation

Business Description: Residential Condominiums

Described Premises: See Schedule Attached

Limits of Insurance: See Schedule Attached

Optional Coverages: See Schedule Attached

Forms and Endorsement(s) made a part of this policy at this time of issue: See Schedule Attached

### Commercial Property Coverages Part

\$40,628.00

### Policy Fees

Emergency Management Preparedness and Assistance Trust (EMPAT) Fund Fee	\$4.00
Florida Surplus Lines Service Office (FSLSO) Fee	\$24.44
Policy Tax	\$2,011.96
Policy Fee	\$100.00

**Total \$42,768.40**

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by Surplus Lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation on an insolvent unlicensed insurer.

SURPLUS LINES AGENT:	Michael Hisey
ADDRESS:	7201 NW 11th Place Gainesville, FL 32605-3150
LICENSE NUMBER:	E168060

**COUNTERSIGNED:** 12/02/2024

**AT:** Gainesville, FL

**BY:**

HUB INTERNATIONAL MIDWEST LIMITED CORP  
10368 WEST STATE ROAD 84 SUITE 201  
DAVIE, FL 33324

Agency Phone: (954) 925-2590

NFIP Policy Number: 0002508977  
Company Policy Number: FLD2508977  
Agent: HUB INTERNATIONAL MIDWEST LIMITED CORPORATION

Payor: INSURED  
Policy Term: 04/19/2024 12:01 AM - 04/19/2025 12:01 AM  
Policy Form: GENERAL PROPERTY

To report a claim  
visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
VILLAGE AT LAKE PINEII HOA TAYLOR MADE PROPERTY MANAGEMENT 524 S DIXIE HWY WEST POMPANO BEACH, FL 33060	VILLAGE AT LAKE PINEII HOA TAYLOR MADE PROPERTY MANAGEMENT 524 S DIXIE HWY WEST POMPANO BEACH, FL 33060

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Selective Ins Co of the Southeast PO BOX 782747 PHILADELPHIA, PA 19178-2747	1325 SW 120TH WAY DAVIE, FL 33325-3842

BUILDING DESCRIPTION:	OTHER NON-RESIDENTIAL TYPE
BUILDING DESCRIPTION DETAIL:	POOL HOUSE

RATING INFORMATION	
BUILDING OCCUPANCY:	NON-RESIDENTIAL BUILDING
NUMBER OF UNITS:	N/A
PRIMARY RESIDENCE:	NO
PROPERTY DESCRIPTION:	SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS:	0 CLAIM(S)

REPLACEMENT COST VALUE: \$63,400.00  
DATE OF CONSTRUCTION: 01/01/1960

CURRENT FLOOD ZONE: X  
FIRST FLOOR HEIGHT (FEET): 0.4  
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

	COVERAGE	DEDUCTIBLE
BUILDING:	\$64,000	\$1,000
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:	\$459.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$9.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$41.00)
FULL RISK PREMIUM:	\$427.00
ANNUAL INCREASE CAP DISCOUNT:	(\$184.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$243.00
RESERVE FUND ASSESSMENT:	\$44.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$584.00

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



Michael H. Lanza / Secretary



John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 30042869

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