



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
 0736054
 3/16/26
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150250439 16	1150250439	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/10/26 To: 3/10/27 12:01 am Standard Time	03/16/2026	0736054	1150250439

Agent (888)269-6019
 INSURANCE OFFICE OF AMERICA
 INC
 1855 W STATE ROAD 434
 LONGWOOD FL 32750

SHORES OF MADEIRA CONDO ASSOC INC
 2181 INDIAN ROCKS RD S STE 1
 LARGO FL 33774-1098

CARRIER-MANAGEMENT@IOAUSA.COM

Property Location (if other than above)
 15400 GULF BLVD, MADEIRA BEACH FL 33708

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: 20.0 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 06/05/1977
 Prior NFIP Claims: 1
 Number of Units: 48

Property Description: Elevated with enclosure solid foundation
 walls, 10 floors

Replacement Cost Value: 12,000,000
 Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING	\$12,000,000	\$86,231.00
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:	\$0.00
FULL RISK PREMIUM:	\$86,306.00
Statutory Discounts	
Annual Increased Cap Discount:	\$69,744.00
DISCOUNTED PREMIUM:	\$16,562.00
Reserve Fund Assessment:	\$2,981.00
Federal Policy Service Fee:	\$1,420.00
HFIAA Surcharge:	\$250.00
TOTAL ANNUAL PAYMENT	\$21,213.00

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

Coinsurance penalty may apply. See your Policy Form for Details

*Building is not eligible due to noncompliance

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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Company



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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. 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.

Claims Information:

Please contact your agent or go to 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 to learn more about flood insurance.

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Company

