

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800777554**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

207 SUN VISTA CT S BLDG 1  
(UNITS 207, 09, 11, 13)  
TREASURE ISLAND, FL 33706

**Loan Number:****For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 4
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,162,200

*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	\$ 1,000,000	\$ 1,250	\$ 8,475.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -1,671.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 6,879.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -4,991.00
<b>Discounted Premium:</b>	<b>\$ 1,888.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 340.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 2,666.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800777554



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800781143

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

215 SUN VISTA CT S BLDG 2  
 (UNITS 215, 17, 19, 21)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Number Of Units: 4  
 Primary Residence: No  
 Prior NFIP Claims: 0 claim(s)  
 First Floor Height: 9.10 ft  
 Replacement Cost: \$ 1,162,200

Date of Construction: 07/01/1987  
 Building Occupancy: Residential Condo Building  
 Method Used to Determine First Floor Height: Elevation Certificate  
 Building Description: Entire Residential Condo Building  
 Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR

*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	\$ 1,000,000	\$ 1,250	\$ 7,662.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,509.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 6,228.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -4,340.00  
**Discounted Premium:** \$ 1,888.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 340.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 188.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 2,666.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800781143

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800777984**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

223 SUN VISTA CT S BLDG 3  
 (UNITS 223, 25, 27, 29)  
 TREASURE ISLAND, FL 33706

**Loan Number:****Other / Loss Payee:****For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 4
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,162,200

*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	\$ 1,000,000	\$ 1,250	\$ 8,161.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -1,609.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 6,627.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -4,740.00
<b>Discounted Premium:</b>	<b>\$ 1,887.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 340.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 2,665.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800777984



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778131

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

214 SUN VISTA CT S BLDG 4  
(UNITS 214, 16, 18, 20, 22)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 5
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,406,500

*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	\$ 1,250,000	\$ 1,250	\$ 9,690.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,914.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 7,851.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -5,510.00
<b>Discounted Premium:</b>	<b>\$ 2,341.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 421.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,247.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778131



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800777992

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

224 SUN VISTA CT S BLDG 5  
(UNITS 224, 26, 28, 30)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 4
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,162,200

*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	\$ 1,000,000	\$ 1,250	\$ 8,150.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,606.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 6,619.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -4,730.00
<b>Discounted Premium:</b>	<b>\$ 1,889.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 340.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 2,667.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800777992



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779253

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12200 SUN VISTA CT W BLDG 6  
(UNITS 12200, 04, 08, 12, 16, 20)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 11,996.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,376.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 9,695.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -6,909.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779253



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779261

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12224 SUN VISTA CT W BLDG 7  
(UNITS 12224, 28, 32, 36, 40, 44)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR

Number Of Units: 6

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 9.10 ft

Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 12,881.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,553.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 10,403.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -7,617.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** **\$ 3,819.00**

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779261



**ASSURANT®**

**American Bankers Insurance Company of Florida**

**Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779287

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12300 SUN VISTA CT W BLDG 8  
(UNITS 12300, 04, 08, 12, 16, 20)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: Elevation Certificate  
Building Description: Entire Residential Condo Building  
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR

Number Of Units: 6  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 9.20 ft  
Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 13,065.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,589.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 10,551.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -7,765.00  
**Discounted Premium:** \$ 2,786.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 501.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,819.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779287



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779303**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

12324 SUN VISTA CT W BLDG 9  
(UNITS 12324, 28, 32, 36, 40, 44)  
TREASURE ISLAND, FL 33706

**Loan Number:****For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 8.90 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 12,842.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -2,545.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 10,372.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -7,586.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779303



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778230

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12221 SUN VISTA CT W BLDG 10  
(UNITS 12221, 25, 29, 33, 37)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 5
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,406,500

*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	\$ 1,250,000	\$ 1,250	\$ 9,670.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,910.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 7,835.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -5,495.00
<b>Discounted Premium:</b>	<b>\$ 2,340.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 421.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,246.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778230

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

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778016**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**12241 SUN VISTA CT W BLDG 11  
(UNITS 12241, 45 12301, 05)  
TREASURE ISLAND, FL 33706**Loan Number:****Other / Loss Payee:****For Service Please Contact:**MCGRIFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 4
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,162,200

*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	\$ 1,000,000	\$ 1,250	\$ 8,385.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,653.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 6,807.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -4,918.00
<b>Discounted Premium:</b>	<b>\$ 1,889.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 340.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 2,667.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778016



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778297

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12309 SUN VISTA CT W BLDG 12  
 (UNITS 12309, 13, 17, 21, 25)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 5
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,406,500

*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	\$ 1,250,000	\$ 1,250	\$ 9,914.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,959.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 8,030.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -5,690.00
<b>Discounted Premium:</b>	<b>\$ 2,340.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 421.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,246.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778297



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779311

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

208 SUN VISTA CT N BLDG 13  
 (UNITS 208, 10, 12, 14, 16, 18)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 10.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 14,132.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,803.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 11,404.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -8,618.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779311



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779337

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

220 SUN VISTA CT N BLDG 14  
(UNITS 220, 22, 24, 26, 28, 30)  
TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR

Number Of Units: 6

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 1.00 ft

Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 21,600.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -4,296.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 17,379.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -14,593.00

**Discounted Premium:** \$ 2,786.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 501.00

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00

Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,819.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779337

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

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779840**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**SUN KETCH II CONDO ASSN  
C/O AMERI-TECH COMMUNITY MGMT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763-4086**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**219 SUN VISTA CT N BLDG 15  
(UNITS 219, 21, 23, 25, 27, 29)  
TREASURE ISLAND, FL 33706**Loan Number:****For Service Please Contact:**MCGRUFF INSURANCE SERVICES LLC  
7701 AIRPORT CENTER DR STE 1800  
GREENSBORO, NC 27409-9047  
727-327-7070**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 9.30 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 10,344.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -2,045.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 8,374.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -5,588.00
<b>Discounted Premium:</b>	\$ 2,786.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779840

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779881**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

232 SUN VISTA CT N BLDG 16  
 (UNITS 232, 34, 36, 38, 40, 42)  
 TREASURE ISLAND, FL 33706

**Loan Number:****For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 23,902.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -538.00
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 23,439.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -20,653.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779881





**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779980

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12302 SUN VISTA CT E BLDG 17  
 (UNITS 12302, 06, 10, 14, 18, 22)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Number Of Units: 6  
 Primary Residence: No  
 Prior NFIP Claims: 0 claim(s)  
 First Floor Height: 1.00 ft  
 Replacement Cost: \$ 1,649,800

Date of Construction: 07/01/1987  
 Building Occupancy: Residential Condo Building  
 Method Used to Determine First Floor Height: FEMA determined  
 Building Description: Entire Residential Condo Building  
 Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR

*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	\$ 1,500,000	\$ 1,250	\$ 23,902.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -3,537.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 20,440.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -17,653.00  
**Discounted Premium:** \$ 2,787.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 502.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,821.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779980



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778354

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12226 SUN VISTA CT E BLDG 18  
 (UNITS 12226, 30, 34, 38, 42)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 5
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,406,500

*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	\$ 1,250,000	\$ 1,250	\$ 20,253.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -2,223.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 18,105.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -15,765.00
<b>Discounted Premium:</b>	<b>\$ 2,340.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 421.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,246.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778354



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800779998

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12303 SUN VISTA CT E BLDG 19  
 (UNITS 12303, 07, 11, 15, 19, 23)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**For Service Please Contact:**

MCGRUFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 23,902.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -630.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 23,347.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -20,561.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800779998



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800780244

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 70001-01564-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

12223 SUN VISTA CT E BLDG 20  
 (UNITS 12223, 27, 31, 35, 39, 43)  
 TREASURE ISLAND, FL 33706

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 6
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,649,800

*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	\$ 1,500,000	\$ 1,250	\$ 23,902.00
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>\$ 23,962.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -21,176.00
<b>Discounted Premium:</b>	<b>\$ 2,786.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 501.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,819.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800780244

**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2025 (12:01 a.m.) to 04/30/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778420**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**

SUN KETCH II CONDO ASSN  
 C/O AMERI-TECH COMMUNITY MGMT  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER, FL 33763-4086

**Loan Number:****Producer Number:** 70001-01564-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**

12203 SUN VISTA CT E BLDG 21  
 (UNITS 12203, 07, 11, 15, 19)  
 TREASURE ISLAND, FL 33706

**Loan Number:****For Service Please Contact:**

MCGRIFF INSURANCE SERVICES LLC  
 7701 AIRPORT CENTER DR STE 1800  
 GREENSBORO, NC 27409-9047  
 727-327-7070

**Other / Loss Payee:****Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1987	Number Of Units: 5
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: FEMA determined	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.10 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR	Replacement Cost: \$ 1,406,500

*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	\$ 1,250,000	\$ 1,250	\$ 20,254.00
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>\$ 20,314.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -17,974.00
<b>Discounted Premium:</b>	<b>\$ 2,340.00</b>

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 421.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 3,247.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
 Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7800778420