



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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)**

**ASSURANT®**

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:**

20 MAR '26 RCVD

**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:**

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 1 claim(s)  
First Floor Height: 9.20 ft  
Replacement Cost: \$ 1,649,800

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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>	\$ 10,551.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -7,264.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:

20 MAR '26 RCVD

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

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: 1 claim(s)  
First Floor Height: 8.90 ft  
Replacement Cost: \$ 1,649,800

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

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
Coinsurance penalty may apply. See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 10,372.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -7,085.00  
**Discounted Premium:** \$ 3,287.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

20 MAR '26 RCUD

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
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: 5  
Primary Residence: No  
Prior NFIP Claims: 1 claim(s)  
First Floor Height: 9.10 ft  
Replacement Cost: \$ 1,406,500

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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: \$ -5,074.00  
**Discounted Premium:** \$ 2,761.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 497.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 235.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,743.00

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

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

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

20 MAR '26 RCUD

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

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

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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: \$ -4,578.00  
**Discounted Premium:** \$ 2,229.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 401.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 188.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,068.00

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

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.

NFIP POLICY NUMBER: 7800778016



American Bankers Insurance Company of Florida  
Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

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Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)

ASSURANT®

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:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

Loan Number:

20 MAR '26 RCVD

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: 5  
Primary Residence: No  
Prior NFIP Claims: 1 claim(s)  
First Floor Height: 9.20 ft  
Replacement Cost: \$ 1,406,500

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

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: \$ -5,269.00  
**Discounted Premium:** \$ 2,761.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 497.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 235.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,743.00

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

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

NFIP POLICY NUMBER: 7800778297



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

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**Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

**Other / Loss Payee:**

20 MAR '26 RCVD

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 1 claim(s)  
First Floor Height: 10.00 ft  
Replacement Cost: \$ 1,649,800

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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: \$ -8,117.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

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

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.

NFIP POLICY NUMBER: 7800779311



**ASSURANT**<sup>®</sup>

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

**Renewal Flood Insurance Policy Declarations**

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**Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

**Other / Loss Payee:**

20 MAR '26 RCUD

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 1 claim(s)  
First Floor Height: 1.00 ft  
Replacement Cost: \$ 1,649,800

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply. See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 17,379.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -14,092.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

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

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.

NFIP POLICY NUMBER: 7800779337



**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)**

**ASSURANT®**

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:**

20 MAR '26 RCVD

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
 7701 AIRPORT CENTER DR STE 1800  
 MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
 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: Elevation Certificate	Prior NFIP Claims: 1 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. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply.			Community Rating System Discount: \$ -2,045.00
See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 8,374.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -5,087.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
 Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

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

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)

NAIC: 10111

**Policy Number:** 7800779881

**First Mortgage / 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 Mortgage / Lender Name:**

**Premium Payor:** INSURED

20 MAR '26 RCVU

**Property Location:**

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

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 1 claim(s)  
First Floor Height: 1.00 ft  
Replacement Cost: \$ 1,649,800

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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: \$ -20,152.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

\*Full discount may not be applied due to the maximum rate discount.

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

20 MAR '26 RCVD

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRUFF A MARSH & MCLENNAN AGENCY LLC CO  
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: 1 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. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply.			* Community Rating System Discount: \$ -3,537.00
See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 20,440.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -17,152.00
<b>Discounted Premium:</b>	\$ 3,288.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 592.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID**

\$ 4,412.00

\*Full discount may not be applied due to the maximum rate discount.

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

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

20 MAR '26 RCVB

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 5  
Primary Residence: No  
Prior NFIP Claims: 1 claim(s)  
First Floor Height: 1.00 ft  
Replacement Cost: \$ 1,406,500

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply.			Increased Cost of Compliance: \$ 75.00
See your Policy Form for Details.			* Community Rating System Discount: \$ -2,223.00
			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 18,105.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -15,344.00  
**Discounted Premium:** \$ 2,761.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 497.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 235.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,743.00

\*Full discount may not be applied due to the maximum rate discount.

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (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:**

20 MAR '26 RCVD

**Other / Loss Payee:**

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

**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: 1 claim(s)  
First Floor Height: 1.00 ft  
Replacement Cost: \$ 1,649,800

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply.			Increased Cost of Compliance: \$ 75.00
See your Policy Form for Details.			* Community Rating System Discount: \$ -630.00
			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 23,347.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -20,060.00  
**Discounted Premium:** \$ 3,287.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,411.00

\*Full discount may not be applied due to the maximum rate discount.

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800780244

First Mortgage / 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 Mortgage / 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:

20 MAR '26 RCVD

For Service Please Contact:

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
GREENSBORO, NC 27409-9047  
727-327-7070

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: 1 claim(s)  
First Floor Height: 1.00 ft  
Replacement Cost: \$ 1,649,800

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

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: \$ -20,675.00  
Discounted Premium: \$ 3,287.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 592.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 4,411.00

\*Full discount may not be applied due to the maximum rate discount.

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

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.

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: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 7800778420

**First Mortgage / 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 Mortgage / 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:**

**Other / Loss Payee:**

20 MAR '26 RCVD

**For Service Please Contact:**

MARSH & MCLENNAN CO, INC  
7701 AIRPORT CENTER DR STE 1800  
MCGRIFF A MARSH & MCLENNAN AGENCY LLC CO  
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: 1 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. Prior Claims counted are from April 1, 2023 and after.*

**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
Coinsurance penalty may apply. See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 20,314.00

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount:	\$ -17,553.00
<b>Discounted Premium:</b>	\$ 2,761.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 497.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 235.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 3,743.00

\*Full discount may not be applied due to the maximum rate discount.

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

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.

NFIP POLICY NUMBER: 7800778420