



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/01/2025 (12:01 a.m.) to 08/01/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 8705951589

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

VINEYARD OF TAMPA
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 44600-02364-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

4611 W NORTH B ST BLDG M
TAMPA, FL 33609-1993

Loan Number:

Other / Loss Payee:

For Service Please Contact:

HIGGINBOTHAM INS AGENCY, INC.
500 W 13TH ST
FORT WORTH, TX 76102-4620
817-336-2377

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 08/01/1979	Primary Residence: No
Building Occupancy: Non-Residential Building	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 0.40 ft
Building Description: Commercial	Replacement Cost: \$ 368,000
Property Description: SLAB ON GRADE, ONE FLOOR, MASONRY CONSTRUCTION	

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	\$ 367,000	\$ 25,000	\$ 4,627.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -325.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 4,377.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -1,955.00
Discounted Premium:	\$ 2,422.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 436.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 3,155.00
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Coverage limitations may apply. See your NFIP General Property Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 8705951589