# American Bankers Insurance Company of Florida
## Scottsdale, AZ
## Renewal Flood Insurance Policy Declarations

ASSURANT®

This Declarations Page is part of your Policy.

**Policy Term: 08/01/2026 (12:01 a.m.) to 08/01/2027 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 8705951589

**Named Insured and Mailing Address:**
VINEYARD OF TAMPA
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HWY 19 N, STE #102
CLEARWATER, FL 33763-1600

**Producer Number:** 10464-01055-107

**Premium Payor:** INSURED

**Property Location:**
4611 W NORTH B ST BLDG M
TAMPA, FL 33609-1993

**For Service Please Contact:**
HIGGINBOTHAM INSURANCE INC
500 W 13TH ST
FORT WORTH, TX 76102-4620
813-818-5300

**First Mortgagee / Lender Name:**

**Loan Number:**

**Second Mortgagee / Lender Name:**

**Loan Number:**

**Other / Loss Payee:**

**Loan Number:**

## LOCATION AND PROPERTY INFORMATION

Date of Construction: 08/01/1979
Building Occupancy: Non-Residential Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Commercial
Property Description: SLAB ON GRADE, ONE FLOOR, MASONRY CONSTRUCTION

Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.40 ft
Replacement Cost: $ 368,000

***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 | $ 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: | $ -1,519.00 |
| | | ***Discounted Premium:*** | $ 2,858.00 |
| **FEES AND SURCHARGES** | | Reserve Fund Assessment: | $ 514.00 |
| | | Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: | $ 250.00 |
| | | Federal Policy Fee: | $ 47.00 |
| **TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** | | | $ 3,669.00 |

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

**Coverage limitations may apply. See your NFIP General Property 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.**