



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 03/04/2026 (12:01 a.m.) to 03/04/2027 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6961524575

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

HOWELL PARK CONDOMINIUM  
24701 US HIGHWAY 19 N STE 102  
C/O AMERI-TECH COMMUNITY MANAG  
CLEARWATER, FL 33763-4086

**Loan Number:**

**Producer Number:** 44600-02364-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

(UNITS 2401-03)  
2401 S ARDSON PL  
TAMPA, FL 33629-7332

**Loan Number:**

**For Service Please Contact:**

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

**Other / Loss Payee:**

**Loan Number:**

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**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/04/1974  
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 POSTS, PILES OR PIERS, THREE OR MORE FLOORS

Number Of Units: 28  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 0.25 ft  
Replacement Cost: \$ 15,432,000

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

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**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 7,000,000	\$ 5,000	\$ 31,421.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 75.00
Coinsurance penalty may apply. See your Policy Form for Details.			Community Rating System Discount: \$ -7,826.00
			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 23,670.00

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**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -10,834.00  
**Discounted Premium:** \$ 12,836.00

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**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 2,310.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 1,100.00

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**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 16,496.00

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: 1961524575