



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: 6961524572

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 2405-2407)  
2405 S ARDSON PL  
TAMPA, FL 33629-7347

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:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/04/1972	Number Of Units: 28
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: 0.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS	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.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 7,000,000	\$ 5,000	\$ 49,834.00
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: \$ -12,429.00
			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 37,480.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -31,548.00
<b>Discounted Premium:</b>	\$ 5,932.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,068.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 1,100.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 8,350.00</b>
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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: 1961524572