



W F ROEMER INSURANCE AGENCY  
3775 NW 124TH AVE  
CORAL SPRINGS, FL 33065-0669

NFIP Policy Number: 6600068269  
Company Policy Number: 09-6600068269-00  
Agent: 89285 W F ROEMER INSURANCE AGENCY



Policy Term: 11/16/2015 12:01 AM through 11/16/2016 12:01 AM  
Renewal Billing Payor: INSURED  
To report a claim, call: 800-765-9700  
Agency Phone: 9547315566

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
MARGATE GARDENS CONDO ASSOCIATION CO MM PROPERTY MGMT LLC 1280 SW 36TH AVE 305 POMPANO BEACH, FL 33069	MARGATE GARDENS CONDO ASSOCIATION CO MM PROPERTY MGMT LLC 1280 SW 36TH AVE 305 POMPANO BEACH, FL 33069

COMPANY MAILING ADDRESS	PROPERTY LOCATION
First Community Insurance Company PO BOX 912888 DENVER, CO 80291-2888	5800 MARGATE BLVD BLDG 7 MARGATE, FL 33063-3612

RATING INFORMATION	DESCRIPTION: DESC
<b>BUILDING OCCUPANCY:</b> OTHER RESIDENTIAL	<b>DATE OF CONSTRUCTION:</b> 01/01/1979
<b>CONDOMINIUM INDICATOR:</b> RCBAP HIGH RISE	<b>COMMUNITY NUMBER:</b> 120047 0115 F REGULAR PROGRAM
<b>NUMBER OF UNITS:</b> 15	<b>COMMUNITY NAME:</b> MARGATE, CITY OF
<b>PRIMARY RESIDENCE:</b> NO	<b>CURRENT FLOOD ZONE:</b> AH
<b>ADDITIONS/EXTENSIONS:</b> N/A	<b>GRANDFATHERED:</b> NO
<b>BUILDING TYPE:</b> THREE OR MORE FLOORS	<b>FLOOD RISK/RATED ZONE:</b> AH
<b>ELEVATED BUILDING TYPE:</b> NON-ELEVATED	<b>ELEVATION DIFFERENCE:</b> 2
<b>BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:</b> NO BASEMENT	<b>REPLACEMENT COST:</b> \$1,112,629

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	DESCRIPTION: DESC
<b>FIRST MORTGAGEE:</b>	<b>LOAN NUMBER:</b> N/A
<b>SECOND MORTGAGEE:</b>	<b>LOAN NUMBER:</b> N/A
<b>ADDITIONAL INTEREST:</b>	<b>LOAN NUMBER:</b> N/A
<b>DISASTER AGENCY:</b>	<b>CASE FILE NUMBER:</b> N/A <b>DISASTER AGENCY:</b>

PREMIUM CALCULATION —								Standard
BUILDING	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$1,112,700	\$1,250	\$175,000	0.480	\$937,700	0.053	(\$7.00)	\$1,330.00
CONTENTS	\$0	\$0	\$0	0.380	\$0	0.130	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$1,330.00
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT: 15%	(\$200.00)
RESERVE FUND ASSESSMENT: 15.0%	\$170.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,305.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$720.00
<b>TOTAL:</b>	<b>\$2,275.00</b>

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

**Zero Balance Due  
This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by First Community Insurance Company

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

## PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at [www.bankersinsurance.com](http://www.bankersinsurance.com) <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

### Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.

