

# SELECTIVE

BE UNIQUELY INSURED®

SINGLE SOURCE INSURANCE INC  
1345 S MISSOURI AVE  
CLEARWATER, FL 33756



JULY 10, 2026

0713 2KEXYKMUY506 B:0 000207 000825 001/004 1649-1656

EASTWOOD SHORES TOWNHOMES ASSOCIATION IN  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HWY 19 N STE 102  
CLEARWATER FL 33763-4086



Subject: **Your New Flood Insurance Policy from Selective**

Policy Number: FLD6215272

Insured(s): EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.

Property Location: 3701 PINE CONE CIR

3701-3713

CLEARWATER, FL 33760-5306

Dear Valued Customer:

Thank you for choosing Selective for your flood insurance needs.

Enclosed you will find your Flood Policy Declarations Page, the National Flood Insurance Program's Summary of Coverage, Selective's Notice of Information Practices, and Claims Guidelines in Case of a Flood.

**Please review your Declarations Page to ensure the information is accurate. Inaccurate information may impact your policy's premium.** If any changes are needed, please contact your agency or email our customer service team: [FloodCustomerService@selective.com](mailto:FloodCustomerService@selective.com). Questions regarding prior claims history must be directed to the Federal Emergency Management Agency (FEMA) at (877) 336-2627 or [FEMAMapSpecialist@riskmapods.com](mailto:FEMAMapSpecialist@riskmapods.com).

If you find that your renewal premium is lower than the Full Risk Premium shown on your Declarations Page, this may be because your policy was previously rated using subsidized rates. FEMA has recently reformed its rating methodology. **This new rating methodology is commonly referred to as Risk Rating 2.0 (RR 2.0).** RR 2.0 utilizes equitable rates based on the value of your property and its exposure to flood risks. The Full Risk Premium shown on your Declarations Page is the total cost of flood insurance for your property calculated under RR 2.0. If your renewal premium is lower than the Full Risk Premium, as long as your policy does not lapse your annual premium increase will be capped at 18% until the renewal premium reaches the Full Risk Premium. For more information on RR 2.0, please visit [www.SelectiveFlood.com](http://www.SelectiveFlood.com).

To view your flood insurance policy, visit [customer.myselectiveflood.com](http://customer.myselectiveflood.com). If you would like a copy of the policy emailed or mailed to you, please contact our customer service team at (877) 348-0552 or [selectivefloodpolicy@selective.com](mailto:selectivefloodpolicy@selective.com). Unless we hear from you, we will assume that you can view your policy through our customer website.

Don't forget to take advantage of our self-service capabilities by visiting our website [customer.myselectiveflood.com](http://customer.myselectiveflood.com). Our self-service site makes it easy for you to:

- Pay your renewal premium.
- Sign up for electronic delivery of your flood insurance documents.
- Update your mailing address and other information on your policy.
- Report and track the status of a flood claim and more.

We appreciate your business. Together with your agent, we look forward to serving you.

Sincerely,

Cassie Masone - Vice President Flood Operations  
Selective Insurance Company of America



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1345 S MISSOURI AVE  
CLEARWATER, FL 33756

Agency Phone: (727) 298-0302

NFIP Policy Number: 0006215272  
Company Policy Number: FLD6215272  
Agent: COLLIN KOSTIHA

Payor: INSURED  
Policy Term: 07/18/2026 12:01 AM - 07/18/2027 12:01 AM  
Policy Form: RCBAP

To report a claim  
visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

EASTWOOD SHORES TOWNHOMES ASSOCIATION, INC.  
C/O AMERI-TECH COMMUNITY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

### INSURED PROPERTY LOCATION

3701 PINE CONE CIR  
3701-3713  
CLEARWATER, FL 33760-5306

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 6 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

### RATE CATEGORY — RATING ENGINE

|           | COVERAGE    | DEDUCTIBLE |
|-----------|-------------|------------|
| BUILDING: | \$1,344,000 | \$5,000    |
| CONTENTS: | N/A         | N/A        |

SEE POLICY FORM FOR INFORMATION ON COVERAGE LIMITATIONS AND COINSURANCE PENALTIES.

PLEASE REVIEW THIS DECLARATION PAGE. INACCURATE INFORMATION MAY LEAD TO CLAIM PROCESSING DELAYS.

QUESTIONS OR CHANGES NEEDED, PLEASE CONTACT YOUR AGENCY.

### BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

### BUILDING DESCRIPTION DETAIL:

N/A

REPLACEMENT COST VALUE: \$1,343,794.00

DATE OF CONSTRUCTION: 01/01/1979

CURRENT FLOOD ZONE: X

FIRST FLOOR HEIGHT (FFH): 1.1 FEET

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

### COMPONENTS OF TOTAL AMOUNT DUE

|                                             |              |
|---------------------------------------------|--------------|
| BUILDING PREMIUM:                           | \$4,360.00   |
| CONTENTS PREMIUM:                           | \$0.00       |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$75.00      |
| MITIGATION DISCOUNT:                        | (\$0.00)     |
| COMMUNITY RATING SYSTEM REDUCTION:          | (\$1,697.00) |
| FULL RISK PREMIUM:                          | \$2,738.00   |
| ANNUAL INCREASE CAP DISCOUNT:               | (\$0.00)     |
| STATUTORY DISCOUNTS:                        | (\$0.00)     |
| DISCOUNTED PREMIUM:                         | \$2,738.00   |
| RESERVE FUND ASSESSMENT:                    | \$493.00     |
| HFIAA SURCHARGE:                            | \$250.00     |
| FEDERAL POLICY FEE:                         | \$282.00     |
| PROBATION SURCHARGE:                        | \$0.00       |
| TOTAL ANNUAL PREMIUM:                       | \$3,763.00   |

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchionni / Chairman, President & CEO

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

Policy issued by: Selective Ins Co of the Southeast

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 39926



File: 33568455

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