PHILADELPHIA
INSURANCE COMPANIES
A Member of the Tokio Marine Group

BELLKEN INSURANCE GROUP INC
6900 TAVISTOCK LAKES BLVD SUITE 400 PMB 206
ORLANDO, FL 32827

OCTOBER 19, 2026

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COLONIAL MANOR WEST APARTMENTS CONDOMINI
2424 NE 9TH ST
FORT LAUDERDALE FL 33304-3564

Policy Number: 87054719452021

Insured(s): COLONIAL MANOR WEST APARTMENTS CONDOMINIUM ASSOCIATION
Property Location: 2424 NE 9TH ST
FORT LAUDERDALE, FL 333043564

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://phlyflood.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-721-9519 or phlyflood@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: BELLKEN INS GRP INC BELLKEN INS GRP INC
Agent's Phone Number: (954) 233-0733

• Notify us or your insurance agent, in writing, as soon as possible after the flood.

• Your claim will be assigned to an NFIP certified adjuster.

• Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.

• As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.

• To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.

• Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.

• Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.

• Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.

• Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

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6900 TAVISTOCK LAKES BLVD SUITE 400 PMB 206
ORLANDO, FL 32827

Agency Phone: (954) 233-0733

NFIP Policy Number: 8705471945
Company Policy Number: 87054719452021
Agent: BELLKEN INS GRP INC BELLKEN INS GRP INC

Payor: INSURED
Policy Term: 11/01/2026 12:01 AM - 11/01/2027 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at:	https://phlyflood.manageflood.com (888) 200-5603

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

COLONIAL MANOR WEST APARTMENTS CONDOMINIUM ASSOCIATION
2424 NE 9TH ST
FORT LAUDERDALE, FL 333043564

INSURED NAME(S) AND MAILING ADDRESS

COLONIAL MANOR WEST APARTMENTS CONDOMINIUM ASSOCIATION
2424 NE 9TH ST
FORT LAUDERDALE, FL 333043564

COMPANY MAILING ADDRESS

PHILADELPHIA INDEMNITY INSURANCE COMPANY
PO BOX 200584
DALLAS, TX 75320-0584

INSURED PROPERTY LOCATION

2424 NE 9TH ST
FORT LAUDERDALE, FL 333043564

1020 2KIUZSEGJA04 B:0 001239 003908 002/003 7815-7818

RATING INFORMATION

BUILDING OCCUPANCY:	RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS:	36 UNITS
PRIMARY RESIDENCE:	NO
PROPERTY DESCRIPTION:	SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS:	0 CLAIM(S)

BUILDING DESCRIPTION:	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL:	N/A
REPLACEMENT COST VALUE:	$4,562,080.00
DATE OF CONSTRUCTION:	01/01/1969
CURRENT FLOOD ZONE:	AE
FIRST FLOOR HEIGHT (FFH):	1.7 FEET
MOST FAVORABLE FFH METHOD:	ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:	**LOAN NO:** N/A
SECOND MORTGAGEE:	**LOAN NO:** N/A
ADDITIONAL INTEREST:	**LOAN NO:** N/A
DISASTER AGENCY:	**CASE NO:** N/A **DISASTER AGENCY:** N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	$4,563,000	$2,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS ACCURATE TO PREVENT DELAYS IN CLAIM HANDLING. CONTACT YOUR INSURANCE AGENT OR COMPANY TO MAKE CHANGES TO YOUR POLICY. VISIT FLOODSMART.GOV/PREMIUMCOSTS FOR MORE INFORMATION ABOUT HOW PREMIUMS ARE CALCULATED.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$22,067.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($3,292.00)
FULL RISK PREMIUM:	**$18,850.00**
ANNUAL INCREASE CAP DISCOUNT:	($9,403.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$9,447.00**
RESERVE FUND ASSESSMENT:	$1,700.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$1,260.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$12,657.00**

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

John Glomb / President and CEO

Edward Sayago / VP & Deputy CLO

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

Zero Balance Due - This Is Not A Bill

Policy issued by: PHILADELPHIA INDEMNITY INSURANCE COMPANY

Insurer NAIC Number: 18058

PHILADELPHIA INSURANCE COMPANIES

PRIVACY POLICY NOTICE

Philadelphia Indemnity Insurance Company

The Philadelphia Insurance Companies value your privacy and we are committed to protecting personal information that we collect during the course of our business relationship with you.

The collection use and disclosure of certain nonpublic personal information are regulated by law.

This notice is for your infomation only and requires no action on your part. It will inform you about the types of information that we collect and how it may be disclosed. this does not reflect a change in the way we do business or handle your information.

Information We Collect:

We collect personal information about you from the following sources.

- Applications or other forms such as claims forms or underwriting questionairs completed by you;
- Information about your transactions with us, our affiliates or others; and
- Depending on the type of transaction you are conducting with us, information may be collected from consumer reporting agencies, health care providers, employers and other third parties.

Information We Disclose:

We will only disclose the information described above to our affiliates and non-affiliated thrid parties, as permitted by law, and when necessary to conduct our normal business activities.

For Example we may make disclosures to the following types of third parties:

- Your agent or broker (producer)
- Parties who perform a business, professional or insurance functions for our company, including our reinsurance companies;
- Independent claims adjusters, investigators, attorneys, other insurers or medical care providers who need infomation to investigate, defend or settle a claim involving you;
- Regulatory agencies in connection with the regulation of our business; and
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We do not sell your information to others for marketing purposes. We do not disclose the personal information of persons who have ceased to be our customers.

Protection of Information:

The Philadelphia Insurance Companies maintain physical, electronic and procedural safegaurds that comply with state andd federal regulations to protect the confidentiality of your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information.

Use of Cookies:

We may place electronic "cookies" in the browser files of your computer when you access this website. Cookies are text files placed on your computer to enable our systems to recognize your browser and to tailor the information on our website to your interests. We or our third-party service providers or business partners may place cookies on your computer's hard drive to enable us to match personal information that we maintain about you so that we are able to prepopulate on-line forms with your information. We also use cookes to help us analyze use of our website to understand which areas of our site are most useful to you. You may refuse the use of cookies by selecting the appropriate settings on your browser. Please note that if you do this, you may not be able to use the full functionality of the website.

How to Contact Us:

Philadelphia Insurance Companies,
One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004
Attention: Chief Privacy Officer
Phone (877) 438 - 7459

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NATIONAL FLOOD INSURANCE PROGRAM

SUMMARY OF COVERAGE

RESIDENTIAL CONDOMINIUM BUILDINGS

FEMA

This document is designed to help a condominium association understand its Residential Condominium Building Association Policy (RCBAP). It provides general information about deductibles, what is covered or excluded by the National Flood Insurance Program (NFIP), and how items are valued at the time of loss.

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The specifics described below all pertain to a residential condominium building in a NFIP community. This policy type may only be purchased by a condominium owners' association and is used to in-sure condominiums where 75% or more of the building's floor area is for residential use. As the Association, you should review the policy with your appointed insurance agent or company represen-tative. For information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your policy.

Individual unit owners may want to purchase their own contents policies to protect personal property in their unit. It can flood anywhere. As the Association, you are encouraged to share this information with your residents should they need to purchase a separate policy for residential units.

TYPES OF COVERAGE FOR ELIGIBLE PROPERTY

The NFIP's **General Property Form** offers commercial policyholders coverage for:

- $250,000 x the number of units.
- Personal Property up to $250,000

For businesses, Personal Property refers to the contents of the business (see page 3, General Guidance) and will include stock as defined in the policy. The NFIP encourages everyone to purchase both types of coverage. Your lender might require that you purchase a certain amount of flood insurance coverage.

Complete terms can be found in the SFIP form, available at **FloodSmart.gov/SFIP.** For more information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your flood insurance policy. You also should review your policy with your insurance agent or company representative.

WHAT IS A FLOOD?

Flood insurance covers direct physical loss caused by flood. In simple terms, a flood is an excess of water on land that normally is dry. The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

**Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

ABOUT YOUR FLOOD POLICY

There are three important facts you should know about your coverage under a Standard Flood Insurance Policy General Property Form.

1. It is a single-peril policy. It only pays for direct physical loss by or from flood damage as defined by the policy.
2. Subject to the coverage exclusions and policy limitations, the RCBAP covers direct physical damage to the insured structure based on Replacement Cost Value (see How Flood Damage Is Paid, page 4). Note: The deductible is always taken from the loss and not from the limit of liability.
3. Personal Property coverage, also known as contents coverage, is not included with residential condominium building prop-erty coverage. If there are shared contents such as in a lobby or in other condo buildings, the Association needs to discuss obtaining contents coverage with the insurance agent.

Please note that your policy only covers one building or structure To obtain coverage for multiple structures, you may need to purchase separate policies.

CHOOSING DEDUCTIBLES

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but it also will reduce your claim payment. Talk with your insurance agent, company representative, or lender about increasing or reducing deductibles.

WHAT IS COVERED BY FLOOD INSURANCE – AND WHAT IS NOT

Direct physical damage to your building or its contents, by or from a flood, is covered by your flood insurance policy. For example, damage caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is not a direct result of flooding, the damage is not covered by your flood policy.

The following chart provides general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list.

General Guidance on Flood Insurance Coverage

What IS insured under: Building Property coverage

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces, and water heaters
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Foundation walls, anchorage systems, and staircases attached to the building
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps
- Furnaces, water heaters, heat pumps, and sump pumps

Excluded losses, or what IS NOT covered:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner (the Association)
- Additional living expenses such as temporary housing
- Most self-propelled vehicles such as cars, including their parts
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Financial losses caused by business interruption or loss of use of insured property
- Any damage caused by water flow beneath the earth's surface (review the exclusions section in your food insurance policy for specific information on damage caused by seepage or drain or sewer backup)
- The cost of complying with any ordinance of law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris

REMINDER: KEEP YOUR RECEIPTS

In case of a future loss, it is strongly suggested that you safely store all financial records related to your building and/or business. Should you have a loss, these documents should be made available for the adjuster's review. Keeping receipts will be vital to you in support of any losses you might incur and wish to claim underyour policy.

AFTER A FLOOD

After a devastating flood, flood insurance can help you recover quickly. If you experience a flood while covered by a Residential Condominium Building Association Policy (RCBAP), here are important things to know:

Start a Claim

Report your loss immediately to your insurance agent or insurance company and ask them about an advance payment. Then, prepare for your flood adjuster's visit.

1. Provide receipts to verify that repairs were made following the prior flood loss.
2. Separate damaged and undamaged property.
3. Take pictures of damaged property before disposing.

How Flood Damage Is Paid

The flood damage in the RCBAP Property Form is paid based on Replacement Cost Value (RCV) for losses to the insured building with a co-insurance penalty if not insured to within 80% of building's replacement cost. Claims for personal property (contents coverage) are always paid based on ACV. ACV is the cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

WHAT IS INCREASED COST OF COMPLIANCE COVERAGE?

Most NFIP policies include Increased Cost of Compliance (ICC) coverage, which may apply to insured buildings when flood damages are substantial. You must have building coverage to qualify for ICC coverage. ICC coverage provides up to $30,000 of the cost to elevate, demolish, or relocate the insured building or to floodproof structures with qualified basements. If your community declares your building "substantially damaged" or a "repetitive loss structure" by a flood(s), it will require you to bring your building up to current community floodplain management building standards. You may use ICC coverage to help cover those costs. Payment of an ICC claim is in addition to the amount of your building claim. However, the total amount of your building claim and ICC claim cannot exceed the maximum limit available for Building Property coverage ($250,000 x the number of units). Having an ICC claim does not affect a personal property claim (up to $250,000), which is paid separately. Details about eligibility are in Part III, Section D of your policy.

A FINAL NOTE

This document provides general information about flood insurance coverage. However, please be aware that your Standard Flood Insurance Policy, your application, and any endorsements, including the Declarations Page, make up your official contract of insurance. Any differences between this information and your policy will be resolved in favor of your policy.

If you have questions, call your insurance agent or company representative.

ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at **FloodSmart.gov/flood-insurance/providers.**

Visit our Flood Insurance Advocate page at **fema.gov/flood-insurance/advocate** to learn more about fair treatment of policyholders and property owners.

At **floodmaps.fema.gov/fhm/fmx_main.html**, we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at **FEMA-FMIX@fema.dhs.gov** or by calling **(877) 336-2627.**



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy. For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362.** If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.

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