



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners of Florida LLC - LM1		NAMED INSURED Santa Maria II Condominium Association, Inc. c/o Paragon Financial Services 8280 College Pkwy # 203 Fort Myers, FL 33919	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Coverages

General Liability policy includes separation of insureds provision

PROPERTY COVERAGE

Insurer: Orange Insurance Exchange
Policy #: 33A0000130
Effective: 12/1/2025-12/1/2026

Location 1: 7317 Estero Blvd, Fort Myers Beach, FL 33931 (24 units)
Building Limit: \$11,185,465
Contents Limit: \$22,500
Pool House Limit: \$83,041
Swimming Pool Limit: \$142,589
Spa Limit: \$20,050
Deck 1 Limit: \$75,000
Deck 2 Limit: \$75,000
Deck 3 Limit: \$140,000
Shade Structure Limit: \$35,000

Location 2: 7327 Estero Blvd, Fort Myers Beach, FL 33931 (36 Units)
Building Limit: \$16,778,197
Contents Limit: \$22,500

Replacement Cost
Special Form
Equipment Breakdown: Included

Coinsurance: Agreed Amount

Inflation Guard: 2%

Deductibles:
\$5,000 All Other Perils, Per Occurrence
2% Hurricane, Per Occurrence, Per Building
\$5,000 All Other Windstorm/Hail, Per Occurrence, Per Building

Ordinance & Law Coverage Extension:
Coverage A & B & C: \$2,500,000 Max Combined Single Limit

Walls-Out Coverage (No Coverage for Interior of Unit)

CRIME COVERAGE

Insurer: CUMIS Specialty Insurance Company, Inc
Policy #: CIUCAP100457-04
Effective: 12/1/2025 – 12/1/2026

Employee Theft Limit: \$900,000 Deductible: \$0
Money & Securities Limit: Included Deductible: \$0
Forgery or Alteration Limit: Included Deductible: \$0
Money Order & Counterfeit Currency Limit: Included Deductible: \$0



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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Funds Transfer Fraud Limit: Included Deductible: \$0
Computer Fraud Limit: Included Deductible: \$0
Social Engineering Limit: \$100,000 Deductible: \$0

Management Company, Directors & Trustees, Non-Compensated Officers Included as Employee

DIRECTORS & OFFICERS COVERAGE

Insurer: CUMIS Specialty Insurance Company, Inc
Policy #: CIUCAP100457-04
Effective: 12/1/2025 – 12/1/2026

Each Claim/Aggregate Limit: \$1,000,000

Deductible: \$1,000

WORKER'S COMPENSATION (MASTER) COVERAGE

Insurer: Massachusetts Bay Insurance Co
Policy #: WDY-J605947-02
Effective: 12/1/2025 – 12/1/2026

Per Statute

Bodily Injury by Accident – Each Accident Limit: \$500,000
Bodily Injury by Disease – Each Employee Limit: \$500,000
Bodily Injury by Disease – Policy Limit: \$500,000

ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE

Insurer: Indian Harbor Insurance Co
Policy #: STC7205803-0004
Effective: 12/1/2025– 12/1/2026

Each Condition/Aggregate Limit: \$1,000,000

Retention: \$5,000



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0736384
12/02/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152530502 02	1152530502	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/30/25 To: 12/30/26 12:01 am Standard Time	12/02/2025	0736384	09 1152530502 01

Insured
SANTA MARIA II CONDOMINIUM ASSOC INC
C/O PARAGON FINANCIAL SERVICES
8280 COLLEGE PKWY STE 203
FORT MYERS FL 33919-4113

ASSUREDPARTNERS OF FLORIDA LLC
300 COLONIAL CENTER PKWY
STE 270
LAKE MARY FL 32746



JENNICA.MANDARANO@ASSUREDPARTNERS.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
7317 ESTERO BLVD, FORT MYERS BEACH FL 33931

Rating Information

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: 1.0 ft
Building Occupancy: Non-Residential Building	Method Used to Determine First Floor Height: FEMA Determined
Building Description: Other (Non-Residential)	Date of Substantial Improvement: 01/01/2023
Building Description Detail: Pool House	Prior NFIP Claims: 1
Property Description: Slab on Grade, 1 floor	Replacement Cost Value: 83,100
	Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$84,000	\$1,000	\$1,398.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$27.00
Community Rating Discount:	\$0.00
FULL RISK PREMIUM:	\$1,425.00
DISCOUNTED PREMIUM:	\$1,425.00
Reserve Fund Assessment:	\$257.00
Federal Policy Service Fee:	\$47.00
HFIAA Surcharge:	\$250.00
TOTAL ANNUAL PAYMENT	\$1,979.00

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

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

073638409115253050225336

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Agent





DAWSON OF FLORIDA
300 COLONIAL CT PARKWAY 270
LAKE MARY, FL 32746

Agency Phone: (407) 203-9510

NFIP Policy Number: 9901429298
Company Policy Number: 99014292982019
Agent: DAWSON OF FLORIDA

Payor: INSURED
Policy Term: 12/01/2025 12:01 AM - 12/01/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SANTA MARIA CONDO ASSN II INC
C/O PARAGON FINANCIAL SERVICES
8280 COLLEGE PKWY # 203
FORT MYERS, FL 33919

INSURED NAME(S) AND MAILING ADDRESS

SANTA MARIA CONDO ASSN II INC
C/O PARAGON FINANCIAL SERVICES
8280 COLLEGE PKWY # 203
FORT MYERS, FL 33919



COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 209385
DALLAS, TX 75320-9385

INSURED PROPERTY LOCATION

7317 - 7327 ESTERO BLVD
FORT MYERS BEACH, FL 339314709

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 60 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE NOT ON POSTS, PILES OR PIERS (SOLID FOUNDATION WALLS), 4 FLOOR(S)
PRIOR NFIP CLAIMS: 1 CLAIM(S) FROM 4/1/2023 TO CURRENT

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$27,360,299.00
DATE OF CONSTRUCTION: 05/01/1991

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 9.6 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:	\$15,000,000	\$1,250
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. 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 FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$80,490.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$4,015.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$76,550.00
ANNUAL INCREASE CAP DISCOUNT:	(\$61,240.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$15,310.00
RESERVE FUND ASSESSMENT:	\$2,756.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,540.00
PROBATION SURCHARGE:	\$50.00
TOTAL ANNUAL PREMIUM:	\$19,906.00

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

Melinda Thompson

Melinda Thompson, SVP, Head of Personal Lines

Terence Shields

Terence Shields, Secretary

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: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 32779358

Page 1 of 1



DocID: 264045959



How to Request a Certificate of Insurance

The proceeding pages of this document include a generic certificate of insurance showing proof of coverage. Should a lender require that the individual unit is listed on the certificate, please provide the following information to our team via email at coi@assuredpartners.com.

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

Please note that the expected turn around time is 24-48 hours for the certificate to be issued.

Should you have any issues, please contact our team at coi@assuredpartners.com for assistance.