

# SELECTIVE

BE UNIQUELY INSURED®

ACRISURE SOUTHEAST PARTNERS INSURANCE SERVICES, LLC  
1317 CITIZENS BOULEVARD  
LEESBURG, FL 34748



JANUARY 27, 2026

0128 2K7H7WLEXU05 B:0 001191 004186 001/004 8371-8378

MARSH LANDING TOWNHOUSE CONDO VIII ASSN  
C/O NEXTGEN COMMUNITY MANAGEMENT  
9410 CRKSCREW PLM CIRCLE UNIT 201  
ESTERO FL 33928-6425



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

Policy Number: FLD2734759  
Insured(s): MARSH LANDING TOWNHOUSE CONDO VIII ASSN INC  
Property Location: 23032-23038 LONE OAK DR  
ESTERO, FL 33928-4334

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.
- Update your mailing address and other information on your policy.
- Sign up for electronic delivery of your flood insurance documents.
- 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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LEESBURG, FL 34748

## 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.

- Notify Selective Insurance or your insurance representative as soon as possible after the flood.
- If you have not been contacted by an adjuster within 24 - 48 hours after you reported the claim to your insurance representative please call Selective Insurance at (877) 348-0552.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to 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 and promptly with the claims adjuster to determine and document all claim items.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Coverage problems and claim allowance restrictions will be communicated directly from Selective Insurance or the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the Selective Insurance or 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. You must sign the adjuster's report. At our option, we may require you to swear to the report.

### Important Information About The National Flood Insurance Program (NFIP)

Federal law requires insurance companies that participate in the NFIP to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage only provides 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 amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program from FEMA. 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.

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ACRISURE SOUTHEAST PARTNERS INSURANCE SERVICES, LLC  
 1317 CITIZENS BOULEVARD  
 LEESBURG, FL 34748

Agency Phone: (352) 787-3441

NFIP Policy Number: 0002734759  
 Company Policy Number: FLD2734759  
 Agent: ACRISURE SOUTHEAST PARTNERS INSURANCE SERVICES, LLC

Payor: INSURED  
 Policy Term: 01/27/2026 12:01 AM - 01/27/2027 12:01 AM  
 Policy Form: RCBAP

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

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

<b>DELIVERY ADDRESS</b>  MARSH LANDING TOWNHOUSE CONDO VIII ASSN INC C/O NEXTGEN COMMUNITY MANAGEMENT 9410 CORKSCREW PALMS CIRCLE, UNIT 201 ESTERO, FL 33928	<b>INSURED NAME(S) AND MAILING ADDRESS</b> MARSH LANDING TOWNHOUSE CONDO VIII ASSN INC C/O NEXTGEN COMMUNITY MANAGEMENT 9410 CORKSCREW PALMS CIRCLE, UNIT 201 ESTERO, FL 33928
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<b>COMPANY MAILING ADDRESS</b> Selective Ins Co of the Southeast PO BOX 782747 PHILADELPHIA, PA 19178-2747	<b>INSURED PROPERTY LOCATION</b> 23032-23038 LONE OAK DR ESTERO, FL 33928-4334
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**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 4 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

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

**REPLACEMENT COST VALUE:** \$1,400,667.00  
**DATE OF CONSTRUCTION:** 01/01/1997

**CURRENT FLOOD ZONE:** AE  
**FIRST FLOOR HEIGHT (FFH):** 1.0 FEET  
**MOST FAVORABLE FFH METHOD:** FEMA DETERMINED

**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**

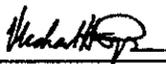
	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$1,000,000	\$10,000
<b>CONTENTS:</b>	N/A	N/A

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.

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$5,040.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$1,231.00)
<b>FULL RISK PREMIUM:</b>	\$3,884.00
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	\$3,884.00
<b>RESERVE FUND ASSESSMENT:</b>	\$699.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$188.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	\$5,021.00

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.

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

Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 32945179

Page 1 of 1



DocID: 266369804

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## NOTICE OF INFORMATION PRACTICES (LONG FORM)

MISC-798 06 01

Your application or information you provide in connection with a claim is our major source of information. However, in order to evaluate your application for insurance, to service your policy or to process a claim, we may ask for additional information about you and any person who will be insured under this policy or who is the subject of the claim. This is sometimes necessary to make certain that the statements on your application are accurate or to process the claim. We may also need more details than you have already given us.

### INFORMATION WE COLLECT

In connection with an application, the information that we may collect will enable us to make possible judgments about your character, habits, hobbies, finances, occupation, general reputation, health or other personal characteristics. In connection with a claim, the information we may collect will enable us to process the claim.

We may obtain this information from several sources. For example, we may contact any physician, clinic or hospital where any persons to be insured or making a claim have been treated. We may need information from your employer. But, before we ask for information from any of these sources, we will ask you to sign an authorization, which gives us permission to proceed, unless authorization is not required by law. We may get information by talking or writing to other insurance companies to which you applied for a policy or with which you have made a claim, members of your family, neighbors, friends, your insurance agent and others who know you. We may also obtain information from motor vehicle reports, court records, or photographs of the property you want insured or with regard to which you have made a claim.

### CONSUMER REPORTS

It is common for an insurance company to order a report from an independent organization — a consumer reporting agency or an insurance-support organization — to verify and add to the information that you have given us. These reports are used to help us decide if you qualify for the insurance for which you have applied or to evaluate the claim you have made.

They may:

- pertain to your mode of living, character, general reputation and personal characteristics such as health, job and finances.
- contain information on your marital status, driving records, etc.
- include information on the loss history of your property.
- include information gathered by talking or writing to you or members of your family, neighbors, friends, your insurance agent and others who know you.
- include information from motor vehicle reports, court records or photographs of your property and/or the property involved in the claim.

Upon your request, the consumer reporting agency or insurance-support organization will attempt to interview you in connection with any report it prepares. The information may be kept by the reporting organization and may later be given to others who use its services. It will be given only to the extent permitted by the Federal Fair Credit Reporting Act and your local state law, if any. Upon request and identification, the consumer reporting agency or insurance-support organization will provide you with a copy of the report.

## DISCLOSURE OF INFORMATION

Information we collect about you will not be given to anyone without your consent, except when necessary to conduct our business. There are some disclosures which may be made without your prior authorization. These include:

- \_\_\_\_\_ Persons or organizations who need the information to perform a professional, business or insurance function for us, such as businesses that assist us with data processing or marketing.
- \_\_\_\_\_ Other insurance companies, agents, or consumer reporting agencies as it may be needed in connection with any application, policy or claim involving you.
- \_\_\_\_\_ Adjusters, appraisers, investigators and attorneys who need the information to investigate or settle a claim involving you.
- \_\_\_\_\_ An insurance-support organization which is established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- \_\_\_\_\_ A medical professional or institution to verify your insurance coverage or inform you of a medical condition of which you may not be aware.
- \_\_\_\_\_ Persons or organizations that conduct scientific research, including actuarial or underwriting studies.
- \_\_\_\_\_ Persons or organizations that will use the information for sales purposes, unless you indicate in writing to us that you do not want the information disclosed for this purpose.
- \_\_\_\_\_ Our affiliated companies for auditing our operations and for marketing an insurance product or service.

In addition, we may provide information to state insurance departments in connection with their regulatory authority and to other governmental or law enforcement authorities to protect our legal interests or in cases of suspected fraud or illegal activities.

## YOUR INSURANCE POLICY FILES

Information we collect about you will be kept in our policy files. We may refer to this information if you file a claim for benefits under any policy you have with us or if you apply to us for a new policy. You have the right to know what kind of information we keep in our files about you, to have access to the information, and to receive a copy. There are some types of information, however, to which we are not required to give you access. This type of information is generally collected when we evaluate a claim or when the possibility of a lawsuit exists.

If you want information from your files, please contact us. There may be a nominal charge for copies of records. If you think your file contains incorrect information, notify us indicating what you believe is incorrect and your reasons. We will reinvestigate the matter and either correct our records or place a statement from you in our files explaining why you believe the information is incorrect. We will also notify persons or organizations to whom we previously disclosed the information of the change or your statement.

## CONFIDENTIALITY AND SECURITY OF PERSONAL INFORMATION

We restrict access to personal information to those individuals who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with legal standards and ensure the confidentiality of personal information in accordance with our policy.

## TREATMENT OF PERSONAL INFORMATION OF FORMER CUSTOMERS AND APPLICANTS

We adhere to this personal information privacy policy even when a customer relationship no longer exists. Disclosures about former applicants and customers may be made without prior authorization as permitted by law.

If you have any questions about our information practices, please contact us.

# 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.

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 insure 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 representative. 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](http://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 property 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 flood 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 under your 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](https://www.floodsmart.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://www.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](mailto: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.