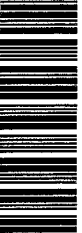




Insurer: The Standard Fire Insurance Company
 Flood Service Center PO Box 29103
 Shawnee Mission, KS 66201-1403

Policy Number
6002798913



643300

FLOOD RESIDENTIAL CONDO BUILDING ASSOCIATION POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: THE TERRACES CONDO ASSOC INC OF NAPLES 4751 GULF SHORE BLVD NORTH NAPLES, FL 34103-2638	Policy Period: 11/15/2009 to 11/15/2010 Policy Term: ONE YEAR
	Agent No: 0F2831 WELLS FARGO INSURANCE SERVICES PO BOX 111689 NAPLES, FL 34108 Agent Phone: 239-498-5225
Payor: INSURED	

The building covered by this policy is located at the above mailing address unless otherwise stated below.

RATING DESCRIPTION	
Property/Building	Contents Location
OTHER RESIDENTIAL THREE OR MORE FLOORS UNFINISHED ENCLOSURE HIGH RISE CONDOMINIUM 116 UNITS	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR Subject to, III. Property Covered, Paragraph B.
REPLACEMENT COST: \$ 39,417,740 Date of construction or substantial improvement was on 07/01/1980	

LOCATION INFORMATION

Community Name: **NAPLES, CITY OF** No: **1251300383C**
 Status: **REGULAR** CRS Class: **6** FIRM Zone: **AE** Elevation Difference: **-3**

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 29,000,000	\$ 1,000	00.95/00.03	\$ 0.00	\$ 10,311.00
Contents	\$ 100,000	\$ 1,000	00.38/00.12	\$ 0.00	\$ 185.00
			ICC PREMIUM		\$ 10.00
			ANNUAL SUBTOTAL		\$ 10,506.00
			FEDERAL POLICY FEE		\$ 735.00
			TOTAL PREMIUM		\$ 11,241.00

THIS IS NOT A BILL

Policy Changes:

Attachments:

FD0004 (05-03) FD0222 (10-09)

LOSS PAYEE

**NORTHERN TRUST NA ISAOA
 C/O INSURANCE DEPT REF #1050213153
 700 BRICKELL AVE
 MIAMI, FL 33131**

Issue Date: **10/26/2009**

Insured Copy

Your Insurer Is The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.