



RURAL COMMUNITY INSURANCE AGENCY, INC.
 D/B/A RURAL COMMUNITY INSURANCE SERVICES
 PO BOX 912181
 DENVER, CO 80291-2181

NFIP Policy Number: 0000016717
 Company Policy Number: 0000016717
 Agent: BRIAN W BURNS



WELLS FARGO INSURANCE SERVICES USA INC
 2502 N. ROCKY POINT DR.
 SUITE 400 - COMMERCIAL LINES
 TAMPA, FL 33607-1443

Agency Phone: 813-639-3099
 Policy Effective Date: 09/30/2013 12:01 AM
 Policy Expiration Date: 09/30/2014 12:01 AM

To report a claim, call: 877-254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
BAY SHORES YACHT & TENNIS CLUB ASSN INC 19451 GULF BLVD INDIAN SHORES, FL 33785-2268	BAY SHORES YACHT & TENNIS CLUB ASSN INC 19451 GULF BLVD INDIAN SHORES, FL 33785-2268

PROPERTY LOCATION	RATING INFORMATION
19451 GULF BLVD INDIAN SHORES, FL 33785-2268	DATE OF CONSTRUCTION: 01/01/1976 CURRENT FLOOD ZONE: AE GRANDFATHERED: NO FLOOD RISK/RATED ZONE: AE ELEVATION DIFFERENCE: -4 COMMUNITY NUMBER: 125118 0176 G REGULAR PROGRAM COMMUNITY NAME: INDIAN SHORES, TOWN OF PRINCIPAL/PRIMARY RESIDENCE: NO CONDOMINIUM INDICATOR: RCBAP HIGH RISE REPLACEMENT COST: \$19,561,601 NUMBER OF UNITS: 112
BUILDING OCCUPANCY: OTHER RESIDENTIAL PROPERTY DESCRIPTION: N/A ADDITIONS/EXTENSIONS: N/A BUILDING TYPE: THREE OR MORE FLOORS ELEVATED BUILDING TYPE: ELEVATED BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS	SECOND MORTGAGEE: N/A
FIRST MORTGAGEE: N/A	

LOAN NUMBER: N/A	LOAN NUMBER: N/A
ADDITIONAL LOSS PAYEE: N/A	DISASTER AGENCY INFORMATION: N/A

LOAN NUMBER: N/A	CASE FILE NUMBER: N/A
	DISASTER AGENCY:

PREMIUM CALCULATION -- Submit for Rate

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$19,561,700	\$1,000	\$175,000	1.42	\$19,386,700	0.04	\$0.00	\$10,240.00
CONTENTS	\$80,500	\$1,000	\$25,000	0.38	\$55,500	0.12	\$0.00	\$162.00
ANNUAL SUBTOTAL:								\$10,402.00

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

INCREASED COST OF COMPLIANCE:	\$9.00
COMMUNITY RATING DISCOUNT: 20%	(\$2,082.00)
RESERVE FUND ASSESSMENT: 0.0%	\$0.00
PROBATION SURCHARGE:	\$0.00
FULL ANNUAL PREMIUM:	\$8,329.00
FEDERAL POLICY SERVICE FEE:	\$840.00
TOTAL:	\$9,169.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Michael P. Day / President

Marlene C. Merten / Secretary

RENEWAL BILLING PAYOR: INSURED

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

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

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by RURAL COMMUNITY INSURANCE COMPANY



File: 5832529

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Rural Community Insurance Company Privacy Policy

Rural Community Insurance Company underwrites flood insurance under the federal government's flood insurance plan. As part of underwriting and servicing flood insurance policies, we collect and maintain information about our customers. We appreciate and respect the trust you place in us when you provide us with your personal information. The information in this notice applies to you only if you are a consumer and a current or former flood insurance customer of Rural Community Insurance Company. If you obtain other insurance or financial (such as a credit card or mortgage) consumer products from another Rural Community Insurance Services or Wells Fargo company, you'll receive a separate notice outlining their privacy policies.

How We Collect Information

Most of our information comes directly from you on applications or forms provided by you or on your behalf. The information we collect includes your name, address, contact information and claims history.

We also receive information about you from:

- Other insurance companies
- Mortgage companies
- Other outside companies, such as credit bureaus, public records and data collection agencies

How We Protect Information

We do our best to keep your personal information confidential and secure:

- Only people who need it to provide you with products and services are allowed to have access to your information. These individuals may include employees, independent contractors
- or other service providers.
- Our policies cover the proper physical security of workplaces and records.
- Our physical and electronic safeguards and procedures comply with federal and state standards.
- Our virus-detection, firewalls and other computer software are designed to protect access and prevent damage to customer data in our computer systems.
- We do NOT share your information with any non-affiliated third parties for their independent use or marketing efforts.

How We Use and Disclose Information

We may need to disclose your information to conduct business. At times, it may also be required by law. For example:

- We share limited information that helps us identify you, or is derived from your transactions and experiences with us, within the Wells Fargo family (the banks and other companies
- owned by Wells Fargo & Company) as permitted by law for purposes other than direct marketing.
- We share your information with companies that help us market and deliver our services to you. These providers perform services, such as underwriting, rating, customer assistance,
- claims handling and fraud protection on our behalf.
- When required or permitted by law, such as when responding to subpoenas and other legal process, or in disclosing information to credit bureaus and government agencies.
- Some state laws may impose additional restrictions on disclosure of information about customers in those states for certain purposes.

How To Access Or Amend Your Personal Information

You have the right to request access to the information we maintain about you. You may also request that inaccurate information be changed. To gain access to or to correct information, submit a request in writing to the office that services your insurance account. Or, send your written request to:

Rural Community Insurance Company
c/o Torrent Technologies
Department 8121
Denver, CO 80291-8121

The request should include your name, address, telephone number and a description of the information you would like to access or correct.

Changes to This Privacy Policy

The practices and policies contained in this disclosure are subject to change. We will communicate any significant changes to you as required by law. The practices and policies contained in this notice replace all previous notices or statements regarding this subject.

