



PHILADELPHIA
INSURANCE COMPANIES
A Member of the Tokio Marine Group
THE TURNER INSURANCE ADVISOR GROUP LLC
2121 NE COACHMAN RD
CLEARWATER, FL 337652617



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NPR

APRIL 20, 2026

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LAKE TARPON SAIL & TENNIS CLUB COMMON EL
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086



Policy Number: 5010020154

Insured(s): LAKE TARPON SAIL & TENNIS CLUB COMMON ELEMENTS
Property Location: 90 S HIGHLAND AVE
TARPON SPRINGS, FL 34689-5332

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.



PHILADELPHIA
INSURANCE COMPANIES

A Member of The Turner Marine Group

THE TURNER INSURANCE ADVISOR GROUP LLC
2121 NE COACHMAN RD
CLEARWATER, FL 337652617

Agency Phone: (727) 442-0012

NFIP Policy Number: 5010020154
Company Policy Number: 5010020154
Agent: MARTIN TURNER

Payor: INSURED
Policy Term: 04/24/2026 12:01 AM - 04/24/2027 12:01 AM
Policy Form: GENERAL PROPERTY

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

NEW FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

LAKE TARPON SAIL & TENNIS CLUB COMMON ELEMENTS
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

INSURED NAME(S) AND MAILING ADDRESS

LAKE TARPON SAIL & TENNIS CLUB COMMON ELEMENTS
24701 US HIGHWAY 19 N STE 102
CLEARWATER, FL 33763-4086

COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

90 S HIGHLAND AVE
TARPON SPRINGS, FL 34689-5332

RATING INFORMATION

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

BUILDING DESCRIPTION: COMMERCIAL
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$500,000.00
DATE OF CONSTRUCTION: 01/01/1973

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FFH): 1.1 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>
BUILDING:	\$500,000	\$1,250
CONTENTS:	\$62,000	\$1,250

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

FULL CRS DISCOUNT IS NOT APPLIED DUE TO THE MAXIMUM DISCOUNT. 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:	\$7,444.00
CONTENTS PREMIUM:	\$2,080.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$830.00)
FULL RISK PREMIUM:	\$8,769.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,130.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,639.00
RESERVE FUND ASSESSMENT:	\$835.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$5,771.00

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



File: 33235748

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DocID: 269766648

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SUMMARY OF COVERAGE

COMMERCIAL PROPERTY



This document is designed to help you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.

The specifics described below all pertain to the National Flood Insurance Program's (NFIP) General Property (GP) Form of the Standard Flood Insurance Policy (SFIP), commercial property only. This policy type is used to insure non-residential buildings, five or more family residential buildings, condominiums with more than 25% non-residential occupants, and/or the contents within those structures.

TYPES OF COVERAGE FOR ELIGIBLE PROPERTY

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

- Building Property up to \$500,000
- Personal Property up to \$500,000

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 GP covers direct physical damage to the insured structure up to the Actual Cash Value of the actual damages or the policy limit of liability, whichever is less (see How Flood Damage Is Paid, page 4). Note: The SFIP applies a separate deductible to both building and contents losses. Your 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 building property coverage and needs to be purchased separately.

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

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.

CHOOSING DEDUCTIBLES

Choosing the amount of your deductible is an important decision. There are separate deductibles for Building Property and Personal Property coverage as well as separate Building Property and Personal Property claims. Review the Declarations Page in your flood insurance policy for amounts of coverage and deductibles you currently have. As with car or homeowners insurance, choosing a higher deductible may lower the premium you pay, but it also will reduce your claim payment. Your lender may require coverage or limit how high of a deductible your insurance provider can set. Talk with your insurance agent, company representative, and lender about raising or lowering 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

- Insured building and its foundation
- Electrical and plumbing systems
- Water heaters
- Central air conditioning equipment, furnaces, and ventilating equipment
- *Permanently installed carpeting over an unfinished floor*
- *Permanently installed paneling, wallboard, bookcases, and cabinets*
- *Pumps and machinery for operating pumps*
- Awnings and canopies
- Walk-in freezers
- Outdoor antennas and aerials attached to buildings
- Fire extinguishing apparatus and fire sprinkler systems

What IS insured under: Personal Property coverage

- Furniture and fixtures, machinery and equipment, and other personal property owned by you and used in your business (See Section IV of your policy for exclusions)
- Stock as defined in Section II of your policy (merchandise held in storage

