



THE  
HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 87048896502019

Insured(s): WEST PACIFIC CAMPUS OA INC  
Property Location: 567 A WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

### ***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://TheHartford.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 800-303-5663 or [thehartford@torrentcorp.com](mailto:thehartford@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.

## 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.

Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC  
Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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 with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to 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.



THE HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 8704889650  
Company Policy Number: 87048896502019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 12:01 AM  
Policy Form: DWELLING POLICY

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

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

567 A WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

BUILDING DESCRIPTION: RESIDENTIAL CONDOMINIUM UNIT - RESIDENTIAL BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL UNIT  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: BASEMENT (NON-ELEVATED), 1 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 07/01/2009

CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 5.3  
FIRST FLOOR HEIGHT 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: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,600.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$0.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,600.00
ANNUAL INCREASE CAP DISCOUNT:	(\$327.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,273.00
RESERVE FUND ASSESSMENT:	\$229.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,799.00

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & 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: 29628501

Page 1 of 1



DocID: 227508128

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100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

THE WEST PACIFIC CAMPUS OA IN / WEST PACIFIC CAMPUS LLC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 87048839782019

Insured(s): THE WEST PACIFIC CAMPUS OA IN/WEST PACIFIC CAMPUS LLC  
Property Location: 567 B W PACIFIC AVE  
TELLURIDE, CO 814350000

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**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

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If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

## 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.

Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC  
Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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 with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to 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.



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MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 8704883978  
Company Policy Number: 87048839782019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 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

THE WEST PACIFIC CAMPUS OA IN / WEST PACIFIC CAMPUS LLC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

THE WEST PACIFIC CAMPUS OA IN / WEST PACIFIC CAMPUS LLC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

567 B W PACIFIC AVE  
TELLURIDE, CO 814350000

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 1 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$485,697.00  
DATE OF CONSTRUCTION: 07/01/2009  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 0.3  
FIRST FLOOR HEIGHT 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

**COVERAGE DEDUCTIBLE**  
BUILDING: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,164.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$41.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,205.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,935.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$270.00
RESERVE FUND ASSESSMENT:	\$49.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$616.00

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.

Stephanie Bush, EVP, Small Commercial & Personal Lines

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: 29628456

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DocID: 227512746

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THE  
HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

THE WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 87048901752019

Insured(s): THE WEST PACIFIC CAMPUS OA INC  
Property Location: 571 A W PACIFIC AVE  
TELLURIDE, CO 814350000

### ***Flood Insurance Policy Packet***

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- **Your Flood Insurance Declarations Page**
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Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC  
Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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.
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- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
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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.



THE HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 8704890175  
Company Policy Number: 87048901752019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 12:01 AM  
Policy Form: DWELLING POLICY

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

THE WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

THE WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

571 A W PACIFIC AVE  
TELLURIDE, CO 814350000

BUILDING DESCRIPTION: RESIDENTIAL CONDOMINIUM UNIT - RESIDENTIAL BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL UNIT  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: BASEMENT (NON-ELEVATED), 1 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 07/01/2009  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT 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

**COVERAGE DEDUCTIBLE**  
BUILDING: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,383.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$0.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,383.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,110.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,273.00
RESERVE FUND ASSESSMENT:	\$229.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,799.00

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & Personal Lines

*Terence Shields*

Terence Shields, Secretary

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

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 29628480

Page 1 of 1



DocID: 227507649

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OCTOBER 02, 2023

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Policy Number: 87048885072019

Insured(s): THE WEST PACIFIC CAMPUS OA INC  
Property Location: 571 B W PACIFIC AVE  
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100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

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Company Policy Number: 87048885072019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 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

THE WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

THE WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

571 B W PACIFIC AVE  
TELLURIDE, CO 814350000

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 1 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$330,717.00  
DATE OF CONSTRUCTION: 07/01/2009  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT 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

**COVERAGE DEDUCTIBLE**  
BUILDING: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,217.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$42.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,259.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,990.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$269.00
RESERVE FUND ASSESSMENT:	\$48.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$614.00</b>

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.

Stephanie Bush, EVP, Small Commercial & Personal Lines

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: 29628597

Page 1 of 1



DocID: 227512780

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THE  
HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 99048900992019

Insured(s): WEST PACIFIC CAMPUS OA INC  
Property Location: 573 A WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

### ***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://TheHartford.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 800-303-5663 or [thehartford@torrentcorp.com](mailto:thehartford@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.

## 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.

Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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 with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to 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.



THE HARTFORD  
MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 9904890099  
Company Policy Number: 99048900992019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 12:01 AM  
Policy Form: DWELLING POLICY

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

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

WEST PACIFIC CAMPUS OA INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

573 A WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

BUILDING DESCRIPTION: RESIDENTIAL CONDOMINIUM UNIT - RESIDENTIAL BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL UNIT  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: BASEMENT (NON-ELEVATED), 1 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 07/01/2009  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT 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

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$10,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,080.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$0.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
<b>FULL RISK PREMIUM:</b>	<b>\$2,080.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$807.00)
STATUTORY DISCOUNTS:	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,273.00</b>
RESERVE FUND ASSESSMENT:	\$229.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$1,799.00</b>

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & 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: 29628568

Page 1 of 1



DocID: 227508974

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THE  
HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

WEST PACIFIC CAMPUS OWNERS ASSN INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 87048839562019

Insured(s): WEST PACIFIC CAMPUS OWNERS ASSN INC  
Property Location: 573 B WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

### ***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://TheHartford.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 800-303-5663 or [thehartford@torrentcorp.com](mailto:thehartford@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.

## 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.

Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC  
Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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 with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to 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.



THE HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 8704883956  
Company Policy Number: 87048839562019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 12:01 AM  
Policy Form: DWELLING POLICY

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

WEST PACIFIC CAMPUS OWNERS ASSN INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

WEST PACIFIC CAMPUS OWNERS ASSN INC  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

573 B WEST PACIFIC AVENUE  
TELLURIDE, CO 814350000

BUILDING DESCRIPTION: RESIDENTIAL CONDOMINIUM UNIT - RESIDENTIAL BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

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

DATE OF CONSTRUCTION: 07/01/2009  
CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT 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

**COVERAGE DEDUCTIBLE**  
BUILDING: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,644.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$0.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	<b>\$1,644.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$371.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	<b>\$1,273.00</b>
RESERVE FUND ASSESSMENT:	\$229.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$1,799.00</b>

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & 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: 29628519

Page 1 of 1



DocID: 227508520

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THE  
HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625



OCTOBER 02, 2023

THE WEST PACIFIC CAMPUS OA  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

Policy Number: 99048900982019

Insured(s): THE WEST PACIFIC CAMPUS OA  
Property Location: 573 1/2 W PACIFIC AVE  
TELLURIDE, CO 814350000

### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
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### **Important Information About The National Flood Insurance Program**

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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.

Insurance Agent: MOUNTAIN WEST INS & FNCL SVCS LLC  
Agent's Phone Number: (970) 945-9111

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, 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 with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to 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.



THE HARTFORD

MOUNTAIN WEST INS & FNCL SVCS LLC  
100 E VICTORY WAY  
CRAIG, CO 81625

Agency Phone: (970) 945-9111

NFIP Policy Number: 9904890098  
Company Policy Number: 99048900982019  
Agent: MOUNTAIN WEST INS & FNCL SVCS LLC

Payor: INSURED  
Policy Term: 10/05/2023 12:01 AM - 10/05/2024 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

THE WEST PACIFIC CAMPUS OA  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### INSURED NAME(S) AND MAILING ADDRESS

THE WEST PACIFIC CAMPUS OA  
C/O PROPERTY MANAGEMENT OF TELLURIDE  
PO BOX 2520  
TELLURIDE, CO 81435

### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

573 1/2 W PACIFIC AVE  
TELLURIDE, CO 814350000

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

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 1 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: BASEMENT (NON-ELEVATED), 1 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$250,000.00  
DATE OF CONSTRUCTION: 07/01/2009

CURRENT FLOOD ZONE: AO  
FIRST FLOOR HEIGHT (FEET): 2.5  
FIRST FLOOR HEIGHT 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: \$250,000 \$10,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,292.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$44.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,336.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,018.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,318.00
RESERVE FUND ASSESSMENT:	\$237.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,852.00

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & 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: 29628468

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