



USI INSURANCE SERVICES NATIONAL INC
201 ALHAMBRA CIRCLE, SUITE 900
CORAL GABLES, FL 33134

Agency Phone: (305) 443-4886

NFIP Policy Number: 0002084573
Company Policy Number: 0002084573
Agent: RICHARD RODRIGUEZ

Payor: INSURED
Policy Term: 11/16/2025 12:01 AM - 11/16/2026 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://qbe.manageflood.com>
(888) 598-0441

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

GABLES WATERWAY TOWERS CONDO INC
90 EDGEWATER DR
CORAL GABLES, FL 33133-6942

INSURED NAME(S) AND MAILING ADDRESS

GABLES WATERWAY TOWERS CONDO INC
90 EDGEWATER DR
CORAL GABLES, FL 33133-6942

COMPANY MAILING ADDRESS

PO BOX 209604
DALLAS, TX 75320-9604

INSURED PROPERTY LOCATION

90 EDGEWATER DR
CORAL GABLES, FL 33133-6942

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 331 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 13 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$90,211,230.00
DATE OF CONSTRUCTION: 01/01/1970

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 6.7 FEET
MOST FAVORABLE FFH 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

BUILDING: **COVERAGE** **DEDUCTIBLE**
\$82,750,000 \$1,250
CONTENTS: \$100,000 \$1,250

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

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](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 01/30/2026 12:01 AM
ENDORSEMENT PREMIUM: \$1,204.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$41,541.00
CONTENTS PREMIUM:	\$329.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$2,084.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$9,917.00)
FULL RISK PREMIUM:	\$29,944.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$29,944.00
RESERVE FUND ASSESSMENT:	\$5,390.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,402.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$37,986.00
PRORATA PREMIUM ADJUSTMENT:	(\$310.00)
ADJUSTED ANNUAL PREMIUM:	\$37,676.00

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.

Julie Wood / President

Richelle A. Ladwig / Secretary

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

Policy issued by: QBE FLOOD INSURANCE SERVICING - QBE Insurance Corporation, One QBE Way, Sun Prairie, WI 53596, 608-837-4440

Insurer NAIC Number: 39217



File: 32731165

Page 1 of 1



DocID: 265578428

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NOTICE OF QBE® PRIVACY POLICIES AND PRACTICES

FACTS

WHAT DOES QBE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and payment history • Medical information and purchase history • Credit-based insurance scores and insurance claim history When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons QBE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does QBE share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800-362-5448 or go to www.qbe.com/us
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Who we are

Who is providing this notice?	General Casualty Company of Wisconsin, General Casualty Insurance Company, North Pointe Insurance Company, Praetorian Insurance Company, QBE Americas, Inc., QBE Insurance Corporation, QBE Specialty Insurance Company, Regent Insurance Company, Southern Pilot Insurance Company and Stonington Insurance Company.
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What we do

How does QBE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to personal information about you to staff on a "need to know" basis.
How does QBE collect my personal information?	We collect your personal information, for example, when you: • Apply for insurance or pay insurance premiums • File an insurance claim or provide employment information • Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include the financial companies listed in the "Who is providing this notice?" section.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • QBE does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • QBE does not joint market.

Other important information

We may give your personal information to insurance support organizations that may keep it or give it to other companies that may use the same service. We may share medical information so we can learn if you qualify for coverage, process claims or prevent fraud, or if you say we can. To see your information, write to us at **QBE, Attn: Privacy Official, Corporate Legal Department, One QBE Way, Sun Prairie, WI 53596** and provide us with your name, address, date of birth and policy numbers. Within 30 days of receipt, we will tell you what information we have. You may write us and ask us to correct, amend or delete any information that is incorrect. We will let you know what action we take. If you do not agree with our actions, you may send us a rebuttal statement.

AZ, CA, GA, IL, ME, MA, MN, MT, NV, NJ, NM, NC, ND, OH, OR, VT and VA customers. We may not disclose your personal information with non-affiliated third parties unless you authorize us to, or if permitted by law.

California customers. We limit sharing information about you among our affiliates unless allowed by California law.

Maine customers. You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts. You have the right not to be subjected to pretext interviews.

North Carolina customers. We may not disclose your Social Security number unless you authorize us to, or if permitted by law.

QBE is a registered service mark of QBE Insurance Group Limited.