



USI INSURANCE SERVICES NATIONAL INC
201 ALHAMBRA CIRCLE, SUITE 901
CORAL GABLES, FL 33134

AUGUST 17, 2026

THE WAVERLY AT LAS OLAS CONDOMINIUM ASSOC, INC.
P.O. BOX 550128
C/O CASTLE GROUP MANAGEMENT
FORT LAUDERDALE, FL 33355

Policy Number: 0003043656

Insured(s): THE WAVERLY AT LAS OLAS CONDOMINIUM ASSOC, INC.
Property Location: 100 N FEDERAL HWY
INCL 100 AND 110 N FEDERAL HWY
FORT LAUDERDALE, FL 33301-1129

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://nationalgeneral.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 866-535-7417 or nationalgeneral@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: USI INSURANCE SERVICES NATIONAL INC

Agent's Phone Number: (305) 443-4886

- 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.

USI INSURANCE SERVICES NATIONAL INC
201 ALHAMBRA CIRCLE, SUITE 901
CORAL GABLES, FL 33134

Agency Phone: (305) 443-4886

NFIP Policy Number: 0003043656
Company Policy Number: 0003043656
Agent: USI INSURANCE SERVICES NATIONAL INC

Payor: INSURED
Policy Term: 08/27/2026 12:01 AM - 08/27/2027 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://Nationalgeneral.manageflood.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

THE WAVERLY AT LAS OLAS CONDOMINIUM ASSOC, INC.
P.O. BOX 550128
C/O CASTLE GROUP MANAGEMENT
FORT LAUDERDALE, FL 33355

INSURED NAME(S) AND MAILING ADDRESS

THE WAVERLY AT LAS OLAS CONDOMINIUM ASSOC, INC.
P.O. BOX 550128
C/O CASTLE GROUP MANAGEMENT
FORT LAUDERDALE, FL 33355

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 209559
DALLAS, TX 75320-9559

INSURED PROPERTY LOCATION

100 N FEDERAL HWY
INCL 100 AND 110 N FEDERAL HWY
FORT LAUDERDALE, FL 33301-1129

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 309 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 14 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$133,124,671.00
DATE OF CONSTRUCTION: 01/01/2005
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 6.5 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**
\$77,250,000 \$1,250
CONTENTS: \$100,000 \$1,250

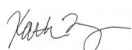
COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$24,903.00
CONTENTS PREMIUM:	\$185.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$1,245.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,559.00)
FULL RISK PREMIUM:	\$20,359.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
NEWLY MAPPED DISCOUNT:	(\$40.00)
DISCOUNTED PREMIUM:	\$20,319.00
RESERVE FUND ASSESSMENT:	\$3,657.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,358.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$26,584.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement


Kathryn Irey / President


Julie Cho / Secretary

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

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369

Zero Balance Due - This Is Not A Bill



File: 33726964

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