

ROGER BOUCHARD INSURANCE INC
PO BOX 6090
CLEARWATER, FL 33758

Agency Phone: (727) 447-6481

NFIP Policy Number: 0002298416
Company Policy Number: FLD2298416
Agent: ROGER BOUCHARD INSURANCE INC

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

To report a claim
visit or call us at: <https://customer.myselectiveflood.com>
(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CRECIENTE CONDO ASSN INC
15880 SUMMERLIN RD #300 PMB #418
NORTH TOWER
FORT MYERS, FL 33908

INSURED NAME(S) AND MAILING ADDRESS

CRECIENTE CONDO ASSN INC
15880 SUMMERLIN RD #300 PMB #418
NORTH TOWER
FORT MYERS, FL 33908

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

7146 ESTERO BLVD
NORTH TOWER
FORT MYERS BEACH, FL 33931-4736

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 68 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 8 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$25,420,898.00
DATE OF CONSTRUCTION: 02/01/1976
CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 1.0
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

BUILDING: **COVERAGE** \$17,000,000 **DEDUCTIBLE** \$5,000
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$104,613.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$26,124.00)
FULL RISK PREMIUM:	\$78,564.00
ANNUAL INCREASE CAP DISCOUNT:	(\$5,401.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$73,163.00
RESERVE FUND ASSESSMENT:	\$13,169.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,620.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$88,202.00

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



Michael H. Lanza / Secretary



John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 31358248

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DocID: 247813216

ROGER BOUCHARD INSURANCE INC
PO BOX 6090
CLEARWATER, FL 33758

Agency Phone: (727) 447-6481

NFIP Policy Number: 0002470633
Company Policy Number: FLD2470633
Agent: ROGER BOUCHARD INSURANCE INC

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

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(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CRECIENTE CONDO ASSN., INC.
15880 SUMMERLIN RD #300 PMB #418
EAST TOWER & GARAGE
FORT MYERS, FL 33908

INSURED NAME(S) AND MAILING ADDRESS

CRECIENTE CONDO ASSN., INC.
15880 SUMMERLIN RD #300 PMB #418
EAST TOWER & GARAGE
FORT MYERS, FL 33908

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

7148 ESTERO BLVD
EAST TOWER AND PARKING GARAGE
FORT MYERS BEACH, FL 33931-4736

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 36 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: BASEMENT (NON-ELEVATED), 9 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$15,261,379.00
DATE OF CONSTRUCTION: 02/01/1978

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 9.2
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

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$9,000,000	\$5,000
CONTENTS:	N/A	N/A

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

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$73,172.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$18,263.00)
FULL RISK PREMIUM:	\$54,984.00
ANNUAL INCREASE CAP DISCOUNT:	(\$2,848.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$52,136.00
RESERVE FUND ASSESSMENT:	\$9,384.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,260.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$63,030.00

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Michael H. Lanza / Secretary



John Marchioni / Chairman, President & CEO

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Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 31358245

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DocID: 247813196

ROGER BOUCHARD INSURANCE INC
PO BOX 6090
CLEARWATER, FL 33758

Agency Phone: (727) 447-6481

NFIP Policy Number: 0002298425
Company Policy Number: FLD2298425
Agent: BOUCHARD AGENCY USER

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

To report a claim
visit or call us at: <https://customer.myselectiveflood.com>
(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CRECIENTE CONDO ASSN INC
15880 SUMMERLIN RD #300 PMB #418
SOUTH TOWER
FORT MYERS, FL 33908

INSURED NAME(S) AND MAILING ADDRESS

CRECIENTE CONDO ASSN INC
15880 SUMMERLIN RD #300 PMB #418
SOUTH TOWER
FORT MYERS, FL 33908

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

7150 ESTERO BLVD
SOUTH TOWER
FORT MYERS BEACH, FL 33931-4735

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 68 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 8 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$25,485,179.00
DATE OF CONSTRUCTION: 02/01/1972
CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 1.0
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

BUILDING: **COVERAGE** \$17,000,000 **DEDUCTIBLE** \$5,000
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$115,219.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$28,775.00)
FULL RISK PREMIUM:	\$86,519.00
ANNUAL INCREASE CAP DISCOUNT:	(\$12,885.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$73,634.00
RESERVE FUND ASSESSMENT:	\$13,254.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,620.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$88,758.00

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



Michael H. Lanza / Secretary



John Marchioni / Chairman, President & CEO

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Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 31358252

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ADDITIONAL REMARKS SCHEDULE

AGENCY Marsh McLennan Agency	NAMED INSURED Creciente Condominium Association, Inc.
05/31/25 to 05/31/26 Policy Period	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM

Special Conditions:

Street Address	City, State Zip	Subject	# Units	Property Values
7146 Estero Blvd.	Fort Myers Beach, FL 33931	North Tower	68	\$21,471,258
7146 Estero Blvd.	Fort Myers Beach, FL 33931	North Tower Contents		\$340,000
7150 Estero Blvd.	Fort Myers Beach, FL 33931	South Tower	68	\$21,533,280
7148 Estero Blvd.	Fort Myers Beach, FL 33931	East Tower	36	\$10,864,696
7148 Estero Blvd.	Fort Myers Beach, FL 33931	Parking Garage		\$2,169,230
7150 Estero Blvd.	Fort Myers Beach, FL 33931	Swimming Pool/Pool House		\$342,240
TOTAL:			172	\$56,720,704



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/5/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


PRODUCER Marsh & McLennan (CLW) 101 N Starcrest Dr Clearwater FL 33765	CONTACT NAME: PHONE (A/C No. Ext): 727-447-6481 FAX (A/C, No): 727-373-2823 E-MAIL ADDRESS: condos@bouchardinsurance.com	
	INSURER(S) AFFORDING COVERAGE NAIC # INSURER A : Kinsale Insurance Company 38920 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :	
INSURED Creciente Condominium Association Inc 7150 Estero Boulevard Fort Myers Beach FL 33931	CRECIENT	

COVERAGES **CERTIFICATE NUMBER:** 10595698 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> 2,500 DEDUCTIBLE GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			01001737803	5/31/2025	5/31/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ Excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 DEDUCTIBLE \$ 5,000 PER OCC
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 GENERAL LIABILITY APPLIES ONLY TO THE COMMON AREAS AT THE CRECIENTE CONDO ASSOC. SEVERABILITY OF INTEREST INCLUDED.

CERTIFICATE HOLDER FOR INFORMATIONAL PURPOSES ONLY	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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