WRIGHT NATIONAL FLOOD INSURANCE COMPANY
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085

2000 11523 FLD RGLR
09 1150991483 10

RECEIVED AUG 14 2023

Agent: (904)824-1631
Report a Claim: www.wrightflood.com

01089

ST AUGUSTINE OCEAN AND RACQUET CLU
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

Clubhouse

WRIGHT NATIONAL FLOOD INSURANCE COMPANY
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085

01089

ST AUGUSTINE OCEAN AND RACQUET CLU
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

00889100911509914832322104 04806 01089

Wright National Flood Insurance Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
1-800-820-3242

FL 99.ARD 1021.
8899116
8/08/23

Policy Number
09 1150991483 10

Date of Notice
8/08/23

IMPORTANT – YOUR ACTION IS REQUIRED
FOR RENEWAL OF YOUR FLOOD INSURANCE POLICY

Dear Insured,

Effective October 2021, the National Flood Insurance Program implemented its new rating methodology -- **Risk Rating 2.0** Equity in Action. You can find more information on RR 2.0 rating methodology at www.fema.gov/flood-insurance/risk-rating.

Please carefully review your enclosed policy's Declaration Page to verify that all information is correct, ensure you are receiving the correct premium and prevent coverage issues at the time of a flood claim.

Please contact your agent to make any corrections to the information on your Declarations Page or if you have any questions.

We appreciate your help and attention to this matter.

Thank you for choosing Wright Flood!

00889100911509914832322003 00005 01089

Insured

WRIGHT
Wright National Flood Insurance Company Flood

A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1021
8899116
8/08/23
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150991483 10	1150991483	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/04/23 To:9/04/24 12:01 am Standard Time	08/08/2023	0088910	87045221662012

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

reception@thompsonbaker.com

ST AUGUSTINE OCEAN AND RACQUET CLUB
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

Property Location (if other than above) **Address may have been changed in accordance with USPS standards.**
880 A1A BEACH BLVD, CLUB HOUSE, SAINT AUGUSTINE FL 32080

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Other (Non-Residential)
Building Description Detail:

Property Description: Slab on Grade, 1 floor

Flood Risk: X
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1982
Prior NFIP Claims: 0

Replacement Cost Value: 400,000

Coverage		Deductible	Annual Premium
BUILDING	$400,000	$1,250	$3,656.00
CONTENTS	$100,000	$1,250	$1,676.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	$75.00
Mitigation Discount:	$257.00
Community Rating Discount:	$496.00
FULL RISK PREMIUM:	$4,654.00
Statutory Discounts	
Annual Increased Cap Discount:	$1,901.00
DISCOUNTED PREMIUM:	$2,753.00
Reserve Fund Assessment:	$496.00
Federal Policy Service Fee:	$47.00
HFIAA Surcharge	$250.00
TOTAL WRITTEN PREMIUM AND FEES:	$3,546.00

THIS IS NOT A BILL

Premium Paid by: Agent

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

00889100911509914832322002 00005 01089

Insured

FFL99.001 1021
8899116
8/08/23

09 1150991483 10

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:
Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00889100911509914832322002 00005

Insured

Wright National Flood Insurance Company
A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.310 0120
8899116
8/08/23

Wright National Flood Insurance Company
Privacy Statement

09 1150991483 10
2000 11523 FLD RGLR

9/04/23

Revised: January 1, 2020

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
  - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
  - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and

- in connection with performing an insurance transaction for you;

- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and

- to an insurance regulatory authority, or a law enforcement or other governmental authority.

Sharing of Personal Information With Service Providers

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

Privacy Compliance Officer
Wright National Flood Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702

Compliance@weareflood.com
1-800-820-3242, ext 7777

WRIGHT NATIONAL FLOOD INSURANCE COMPANY
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085

2000 11523 FLD RGLR
09 1150991485 10

RECEIVED AUG 4 1 2023

RECEIVED AUG 1 4 2023

Agent: (904)824-1631
Report a Claim: www.wrightflood.com

01091

ST AUGUSTINE OCEAN AND RACQUET CLU
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

POOL

WRIGHT NATIONAL FLOOD INSURANCE COMPANY
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085

01091

ST AUGUSTINE OCEAN AND RACQUET CLU
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

00889100911509914852322104 04808 01091

Wright National Flood Insurance Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
1-800-820-3242

FL 99.ARD 1021.
8898029
8/08/23

Policy Number
09 1150991485 10

Date of Notice
8/08/23

IMPORTANT – YOUR ACTION IS REQUIRED
FOR RENEWAL OF YOUR FLOOD INSURANCE POLICY

Dear Insured,

Effective October 2021, the National Flood Insurance Program implemented its new rating methodology -- **Risk Rating 2.0** Equity in Action. You can find more information on RR 2.0 rating methodology at www.fema.gov/flood-insurance/risk-rating.

Please carefully review your enclosed policy's Declaration Page to verify that all information is correct, ensure you are receiving the correct premium and prevent coverage issues at the time of a flood claim.

Please contact your agent to make any corrections to the information on your Declarations Page or if you have any questions.

We appreciate your help and attention to this matter.

Thank you for choosing Wright Flood!

00889100911509914852322003 00007 01091

Insured

WRIGHT
Wright National Flood Insurance Company

A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1021
8898029
8/08/23
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150991485 10	1150991485	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/03/23 To:9/03/24 12:01 am Standard Time	08/08/2023	0088910	87045221672012

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

reception@thompsonbaker.com

ST AUGUSTINE OCEAN AND RACQUET CLUB
CONDOMINIUM ASSOCIATION
120 SEA GROVE MAIN ST
SAINT AUGUSTINE FL 32080-6308

Property Location (if other than above)
880 A1A BEACH BLVD, POOL HOUSE, SAINT AUGUSTINE FL 32080

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Recreation Building

Property Description: Slab on Grade, 1 floor

Flood Risk: X
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1982
Prior NFIP Claims: 0

Replacement Cost Value: 137,200

Coverage		Deductible	Annual Premium
BUILDING	$138,000	$10,000	$1,467.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	$28.00
Mitigation Discount:	$65.00
Community Rating Discount:	$123.00
FULL RISK PREMIUM:	$1,307.00
DISCOUNTED PREMIUM:	$1,307.00
Reserve Fund Assessment:	$235.00
Federal Policy Service Fee:	$47.00
HFIAA Surcharge:	$250.00
TOTAL WRITTEN PREMIUM AND FEES	$1,839.00

THIS IS NOT A BILL

Premium Paid by: Agent

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

00889100911509914852322002 00007 01091

Insured

FFL99.001 1021
8898029
8/08/23

09 1150991485 10

Agent (904)824-1631
THOMPSON BAKER AGENCY INC
PO BOX 3807
SAINT AUGUSTINE FL 32085-3807

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:
Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00889100911509914852322002 00007

Insured

Wright National Flood Insurance Company
A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.310 0120
8898029
8/08/23

Wright National Flood Insurance Company
Privacy Statement

09 1150991485 10
2000 11523 FLD RGLR

9/03/23

Revised: January 1, 2020

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
  - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
  - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and

- in connection with performing an insurance transaction for you;

- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and

- to an insurance regulatory authority, or a law enforcement or other governmental authority.

Sharing of Personal Information With Service Providers

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

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Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

Privacy Compliance Officer
Wright National Flood Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702

Compliance@weareflood.com
1-800-820-3242, ext 7777