



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 1025  
 0702827  
 3/16/26  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151219286 11	1151219286	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/19/26 To: 3/19/27 12:01 am Standard Time	03/16/2026	0702827	99015682452014

Agent (407)660-8282  
 BROWN & BROWN INSURANCE  
 SERVICES INC  
 2290 LUCIEN WAY STE 400  
 MAITLAND FL 32751-7058

STARLIGHT TOWERS  
 ASSOCIATION INC  
 5665 CORAL RIDGE DR  
 C/O INTEGRITY PROPERTY MGMT  
 CORAL SPRINGS FL 33076-3124

BEVERLY.EDGAR@BBROWN.COM

Property Location (if other than above)  
 6000 N OCEAN BLVD, LAUD BY SEA FL 33308

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Residential Condominium Building  
 Building Description: Entire Residential Condo Building

Flood Risk: AE  
 First Floor Height: 1.5 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 12/30/1974  
 Prior NFIP Claims: 0  
 Number of Units: 116  
 Replacement Cost Value: 27,153,500

Property Description: Elevated without Enclosure, 3 floors

Coverage	Deductible	Annual Premium
BUILDING	\$27,154,000	\$1,250
CONTENTS	\$94,000	\$1,250
		\$35,699.00
		\$816.00

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

ICC Premium: \$75.00  
 Community Rating Discount: \$3,640.00  
 FULL RISK PREMIUM: \$32,950.00  
 DISCOUNTED PREMIUM: \$32,950.00  
 Reserve Fund Assessment: \$5,931.00  
 Federal Policy Service Fee: \$1,972.00  
 HFIAA Surcharge: \$250.00  
 TOTAL ANNUAL PAYMENT \$41,103.00

**Coverage limitations may apply. See your Policy form for details.**

Coinsurance penalty may apply. See your Policy Form for Details

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.ARN 1021 1021 WFL 99.416 1021 1021 FFL 99.117 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

070282709115121928626075

00008

Company







# ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Brown & Brown Insurance Services, Inc.		<b>NAMED INSURED</b> Starlight Towers Association, Inc.	
<b>POLICY NUMBER</b> _____		<b>EFFECTIVE DATE:</b> _____	
<b>CARRIER</b> _____	<b>NAIC CODE</b> _____		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Notes

"Separation of Insureds" provision applies as granted by the General Liability policy form.

**CRIME COVERAGE**

Insurer: StarNet Insurance Company  
 Effective: 2/3/2026 – 2/3/2027  
 Policy #: QDR0000707-01

Employee Dishonesty: \$650,000  
 Forgery or Alteration: \$650,000  
 Inside the Premises: \$650,000  
 Outside the Premises: \$650,000  
 Computer Fraud: \$650,000  
 Money Orders & Counterfeit Money: \$650,000  
 Funds Transfer Fraud: \$650,000

Deductible: \$5,000

Property Manager is Included in the Definition of an Employee

**DIRECTORS & OFFICERS COVERAGE**

Insurer: Travelers Casualty and Surety Company of America  
 Effective: 2/3/2026 - 2/3/2027  
 Policy #: 107589281

Each Claim Limit: \$1,000,000  
 Aggregate Limit: \$1,000,000  
 Retention: \$10,000 Each Claim

**PROPERTY COVERAGE**

Insurer: Endurance Assurance Corporation  
 Effective: 2/3/2026 - 2/3/2027  
 Policy #: EFW1034-00

Location: 6000 North Ocean Boulevard, Lauderdale by the Sea, FL 33308-2350  
 (116 Units)

Building Limit: \$22,048,181  
 Contents Limit: \$80,000  
 Pool/Decking/Fencing Limit: \$185,000  
 Pool Heaters & Equipment Limit: \$30,420  
 Portico: \$68,915  
 Shuffleboard Courts Limit: \$4,590  
 Parking Structure Limit: \$360,937

**TOTAL INSURED VALUE: \$22,778,043**

Deductible Per Occurrence:  
 \$10,000 All Other Perils  
 \$683,341 Calendar Year Hurricane Deductible

Sinkhole Included  
 Special Form  
 Replacement Cost  
 Coinsurance - 100%  
 No Inflation Guard

Ordinance or Law Coverage:  
 Coverage A: Included  
 Coverage B&C Combined Limit: \$750,000

Walls-Out Coverage (No Coverage for Interior of Unit)



# ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Brown & Brown Insurance Services, Inc.		<b>NAMED INSURED</b> Starlight Towers Association, Inc.	
<b>POLICY NUMBER</b> _____		<b>EFFECTIVE DATE:</b> _____	
<b>CARRIER</b> _____	<b>NAIC CODE</b> _____		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Notes

PROPERTY COVERAGE (Ancillary)  
 Insurer: Underwriters at Lloyd's of London  
 Effective: 2/3/2026 – 2/3/2027  
 Policy #: 350BO102611

Location: 6000 North Ocean Boulevard, Lauderdale by the Sea, FL 33308-2350

Shuffleboard Lighting: \$3,180  
 Equipment Building: \$9,930  
 Aluminum Fencing: \$11,720  
 Site Lighting: \$31,520  
 Signs: \$6,180  
 Walls: \$29,680  
 4' Chain Link Fence: \$1,590  
 6' Chain Link Fence: \$590

Deductible:  
 \$5,000 All Other Perils  
 Wind/Hail Excluded

Special Form  
 Replacement Cost

BOILER & MACHINERY COVERAGE  
 Insurer: National Fire Insurance of Hartford  
 Effective: 2/3/2026 - 2/3/2027  
 Policy #: R 6016416511

Limit: \$23,553,381  
 Deductible: \$1,000