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THE HARTFORD

Policy Number: 87043781572011

FLOOD POLICY DECLARATIONS
Hartford Insurance Company of the Midwest

Type: Renewal
Policy Period: 03/04/2011 03/04/2012
Form: RCBAP

For payment status, call: (888) 245-7274
These Declarations are effective
as of: 03/04/2011 at 12:01 AM

Address Info

Producer Name and Mailing Address:
BROWN & BROWN OF FLORIDA INC
BROWN & BROWN INSURANCE - HBA DIVISION
14900 NW 79TH CT STE 200
MIAMI LAKES, FL 33016-5869

Insured Name and Mailing Address:
OCEAN WALK ON SOUTH BEACH
CONDOMINIUM ASSOCIATION INC
% ROYAL PROPERTY MANAGEMENT
747 4TH ST STE 200
MIAMI BEACH, FL 33139-8714

Agent/Agency #: 04500-21221-533
Reference #:
Phone #: PHONE# (305) 714-4400

Processed by:
Flood Insurance Processing Center
P.O. Box 2057 Kalispell MT 59903-2057

Property Info

Insured Property Address:
335 OCEAN DR
MIAMI BEACH, FL 33139-6976

Coverage Limitations May Apply, Refer to Your
Flood Insurance Policy for Details.

Premium Payor: Insured
Rated Zone: AE Current Zone:
Community Number: 12 0651 0192 J
Community Name: MIAMI BEACH, CITY OF
Grandfathered: No
Pre-Firm Construction
Program Type: Regular

Building Description:
Other Residential
Three or More Floors
Slab On Grade
High Rise
OTHER RESIDENTIAL

Replacement Cost: \$2,728,656
Number of Units: 78

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	2,728,600	.810 / .040	1,000		2,439.00	Premium Subtotal:	2,534.00
Contents:	25,000	.380 / .120	1,000		95.00	ICC Premium:	5.00
Contents Location:	Lowest Floor Above Ground Level and Higher Floors					CRS Discount:	381.00
						Federal Policy Fee:	840.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	2,998.00

Mortgage Info

First Mortgage:

Third Mortgage:

Second Mortgage:

Fourth Mortgage:

This Declaration Page, in conjunction with the policy, constitutes your Flood Insurance Policy.
In WITNESS WHEREOF, we have signed this policy below and herby enter into this Insurance Agreement.

André A. Napoli, President

Terence Shields, Secretary

**Privacy Policy and Practices of
The Hartford Financial Services Group, Inc.
and its Affiliates (The Hartford)**

Applicable to The Hartford's United States Customers

We at The Hartford value our customers' trust and are committed to the responsible management, use and protection of personal information. All insurance companies must collect a certain amount of personal information to service customers and administer business. This notice describes our policy regarding the collection and disclosure of personal information.

Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise available to the public. It includes personal financial information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability or injury.

We collect personal information to support our normal business operations. We may obtain personal information directly from the customer, from customer-related transactions and from third parties, such as a consumer reporting agency. Personal information such as name, address, income payment history or credit history are gathered from sources such as applications, transactions and consumer reports.

The Hartford's employees have access to personal information in the course of doing their jobs, which includes underwriting policies, paying claims, developing new products or advising customers of our products and services.

We may share personal financial information with our affiliates, such as insurance companies, banks, agents, brokerage firms and administrators.

To service our customers and administer our business, we may also share information with unaffiliated third parties, including agents, brokerage firms, insurance companies, administrators and service providers and as otherwise permitted or required by law. In addition, we may share personal financial information with other unaffiliated third parties who are assisting us by performing services or functions, such as conducting surveys, marketing our products or services, or offering financial products or services under a joint agreement between us and one or more financial institutions. *Prior to sharing personal financial information with unaffiliated third parties, except as described in this policy, we will give affected customers an opportunity to direct that such information not be disclosed.*

We may disclose personal health information with proper written authorization or as otherwise permitted or required by law.

We use manual and electronic security procedures to maintain the confidentiality and integrity of personal information in our possession and guard against its unauthorized access. Some techniques we employ to protect information include locked files, user authentication, encryption, firewall technology and the use of detection software.

We are responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties. Employees who violate our Privacy Policy will be subject to disciplinary action, which may include termination.

We will continue to follow this policy regarding personal information even when a customer relationship no longer exists.

The Hartford will notify customers of our Privacy Policy at the inception of our business relationship and annually thereafter. The Privacy Policy is subject to change at any time. We will notify customers of any modifications at least annually.