





## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Hidden Creek Condominium Association, Inc. 371 Brightwaters Drive Cocoa Beach, FL 32931 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

## Additional Coverages

General Liability policy includes separation of insureds provision.

## PROPERTY COVERAGE

Insurer: Heritage Property and Casualty Insurance Company  
Policy #: HCP010121-0  
Effective: 12/31/2024 - 12/31/2025

Location 1: 1601-1611 Little River Drive, Orlando, FL 32807 (6 Units)  
Building Limit: \$773,906

Location 2: 1600-1606 Bending Brook Way, Orlando, FL 32807 (4 Units)  
Building Limit: \$567,571

Location 3: 1600-1604 Sunside Square, Orlando, FL 32807 (3 Units)  
Building Limit: \$438,351

Location 4: 1600-1614 Sandy Point Square, Orlando, FL 32807 (8 Units)  
Building Limit: \$984,793

Location 5: 1600-1608 Little Falls Circle, Orlando, FL 32807 (5 Units)  
Building Limit: \$632,663

Location 6: 1702-1712 Silver Creek Court, Orlando, FL 32807 (6 Units)  
Building Limit: \$765,182

Location 7: 6263-6281 Whispering Way, Orlando, FL 32807 (10 Units)  
Building Limit: \$1,221,962

Location 8: 6225-6237 Yorktown Drive, Orlando, FL 32807 (7 Units)  
Building Limit: \$907,478

Location 9: 6243-6259 South Bend Square, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,231,180

Location 10: 6284-6300 River Run Place, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,084,521

Location 11: 6288-6300 Arlington Court, Orlando, FL 32807 (7 Units)  
Building Limit: \$993,502

Location 12: 1730-1746 Shady Ridge Court, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,102,706

Location 13: 1702-1710 Shady Ridge Court, Orlando, FL 32807 (5 Units)  
Building Limit: \$652,612

Location 14: 1610-1622 Shady Ridge Court, Orlando, FL 32807 (7 Units)  
Building Limit: \$870,304



## ADDITIONAL REMARKS SCHEDULE

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POLICY NUMBER <b>SEE PAGE 1</b>		371 Brightwaters Drive Cocoa Beach, FL 32931 Orange	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 15: 1600-1612 Long Ridge Court, Orlando, FL 32807 (7 Units)  
Building Limit: \$902,131

Location 16: 1613-1623 Little River Drive, Orlando, FL 32807 (6 Units)  
Building Limit: \$765,561

Location 17: 1601-1605 Bending Brook Way, Orlando, FL 32807 (3 Units)  
Building Limit: \$449,490

Location 18: 1625-1641 Eagle Creek Circle, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,231,180

Location 19: 1615-1633 Sandy Point Square, Orlando, FL 32807 (10 Units)  
Building Limit: \$1,263,431

Location 20: 1609-1615 Little Falls Circle, Orlando, FL 32807 (4 Units)  
Building Limit: \$535,425

Location 21: 1714-1724 Silver Creek Court, Orlando, FL 32807 (6 Units)  
Building Limit: \$765,182

Location 22: 6262-6280 Whispering Way, Orlando, FL 32807 (10 Units)  
Building Limit: \$1,221,901

Location 23: 6213-6223 Yorktown Drive, Orlando, FL 32807 (6 Units)  
Building Limit: \$773,776

Location 24: 6244-6260 South Bend Square, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,092,078

Location 25: 6287-6299 River Run Place, Orlando, FL 32807 (7 Units)  
Building Limit: \$922,403

Location 26: 6287-6299 Arlington Court, Orlando, FL 32807 (7 Units)  
Building Limit: \$932,230

Location 27: 1731-1745 Shady Ridge Court, Orlando, FL 32807 (8 Units)  
Building Limit: \$993,243

Location 28: 1701-1715 Shady Ridge Court, Orlando, FL 32807 (8 Units)  
Building Limit: \$1,030,902

Location 29: 1601-1621 Shady Ridge Court, Orlando, FL 32807 (11 Units)  
Building Limit: \$1,490,869

Location 30: 1613-1623 Long Ridge Court, Orlando, FL 32807 (6 Units)  
Building Limit: \$744,766

Location 31: 1612-1624 Little River Drive, Orlando, FL 32807 (7 Units)  
Building Limit: \$943,542



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Hidden Creek Condominium Association, Inc.</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		<b>371 Brightwaters Drive</b>	
CARRIER <b>SEE PAGE 1</b>		NAIC CODE <b>SEE P 1</b>	<b>Cocoa Beach, FL 32931</b>
		<b>Orange</b>	
		EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 32: 1643-1653 Eagle Creek Circle, Orlando, FL 32807 (6 Units)  
Building Limit: \$765,561

Location 33: 1635-1645 Sandy Point Square, Orlando, FL 32807 (6 Units)  
Building Limit: \$766,263

Location 34: 1617-1627 Little Falls Circle, Orlando, FL 32807 (6 Units)  
Building Limit: \$753,013

Location 35: 1728-1748 Hidden Creek Blvd, Orlando, FL 32807 (11 Units)  
Building Limit: \$1,362,379

Location 36: 6216-6232 Yorktown Drive, Orlando, FL 32807 (9 Units)  
Building Limit: \$1,231,180

Location 37: 6262-6282 Yorktown Drive, Orlando, FL 32807 (11 Units)  
Building Limit: \$1,357,882

Location 38: 1625-1635 Long Ridge Court, Orlando, FL 32807 (6 Units)  
Building Limit: \$738,269

Location 39: 1601-1611 Long Ridge Court, Orlando, FL 32807 (6 Units)  
Building Limit: \$784,909

Location 40: 1602-1610 Little River Drive, Orlando, FL 32807 (5 Units)  
Building Limit: \$718,185

Location 41: 1629-1637 Little Falls Circle, Orlando, FL 32807 (5 Units)  
Building Limit: \$700,144

Location 42: 1600 Hidden Creek Blvd, Orlando, FL 32807  
Cabana/Office Building Limit: \$58,301  
Contents Limit: \$15,000  
Swimming Pool at Office Limit: \$66,067  
Swimming Pool at Pool House Limit: \$66,087  
Pool House Limit: \$32,810  
Spa Limit: \$34,865

Replacement Cost  
Cause of Loss: Special Form

Coinsurance: Agreed Value

Equipment Breakdown: Included

Inflation Guard 2%

Deductibles:  
\$5,000 All Other Perils, Per Occurrence



## ADDITIONAL REMARKS SCHEDULE

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POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**3% Hurricane, Per Calendar Year, Per Building**

**Ordinance & Law Coverage  
Coverage A: Included  
Coverage B&C Combined: \$1,000,000**

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

## CRIME COVERAGE

**Insurer: Hanover Insurance Company  
Policy #: BDJ-1012689-13  
Effective: 12/31/2024 – 12/31/2025**

**Employee Theft Limit: \$1,750,000      Deductible: \$8,500  
Forgery or Alteration Limit: \$1,750,000      Deductible: \$8,500  
Funds Transfer Fraud Limit: \$1,750,000      Deductible: \$8,500  
Computer Fraud Limit: \$1,750,000      Deductible: \$8,500  
False Pretenses Limit: \$25,000      Deductible: \$5,000  
Investigative Expense Limit: \$5,000      Deductible: \$0**

**Property Manager Included as Employee**

## DIRECTORS &amp; OFFICERS COVERAGE

**Insurer: Accredited Surety and Casualty Company, Inc.  
Policy #: 1-SKN-FL-01537850-00  
Effective: 12/31/2024 – 12/31/2025**

**Each Claim/Aggregate Limit: \$1,000,000**

**Deductible: \$5,000**



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 1124  
 8645121  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 2/13/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152133406 02	1152133406	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/13/24 To: 2/13/25 12:01 am Standard Time	12/13/2024	0736384	09 1152133406 01

Agent (407)203-9570  
 ASSUREDPARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above)  
 1600 SUNSIDE S , 1600-1604, ORLANDO FL 32807

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:  
 First Floor Height: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1984  
 Prior NFIP Claims: 0  
 Number of Units: 3  
 Replacement Cost Value: 750,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium	
BUILDING	\$750,000	\$5,000	\$1,415.00
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: \$27.00  
 Community Rating Discount: \$249.00  
 FULL RISK PREMIUM: \$1,193.00  
 DISCOUNTED PREMIUM: \$1,193.00  
 Reserve Fund Assessment: \$215.00  
 Federal Policy Service Fee: \$141.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$1,799.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115213340624348

00007

Insured





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 1124  
 8645186  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 2/13/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152133412 02	1152133412	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/13/24 To: 2/13/25 12:01 am Standard Time	12/13/2024	0736384	09 1152133412 01

Agent (407)203-9570  
 ASSUREDPARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above) 1601-1605 BENDING BROOK WAY, ORLANDO FL 32807  
 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: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1984  
 Prior NFIP Claims: 0  
 Number of Units: 3  
 Replacement Cost Value: 714,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$714,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$1,303.00
		\$0.00

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

ICC Premium: \$25.00  
 Community Rating Discount: \$226.00  
 FULL RISK PREMIUM: \$1,102.00  
 DISCOUNTED PREMIUM: \$1,102.00  
 Reserve Fund Assessment: \$198.00  
 Federal Policy Service Fee: \$141.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$1,691.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115213341224348

00004

Insured





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 1124  
 8645185  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108014 03	1152108014	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108014 02

Agent (407)203-9570  
 ASSUREDPARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
 1600 LONG RIDGE CT, 1600-1612 LONG RIDGE CT, ORLANDO FL 32807

**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: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1986  
 Prior NFIP Claims: 0  
 Number of Units: 7  
 Replacement Cost Value: 1,694,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,694,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,443.00
		\$0.00

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

ICC Premium: \$46.00  
 Community Rating Discount: \$459.00  
 FULL RISK PREMIUM: \$2,030.00  
 DISCOUNTED PREMIUM: \$2,030.00  
 Reserve Fund Assessment: \$365.00  
 Federal Policy Service Fee: \$329.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,974.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210801424348

00004

Insured







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 1124  
 8645180  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108031 03	1152108031	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108031 02

Agent (407)203-9570  
 ASSUREDPARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
 1601 LONG RIDGE CT, 1601-1611 LONG RIDGE COURT, ORLANDO FL 32807

**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: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1986  
 Prior NFIP Claims: 0  
 Number of Units: 6  
 Replacement Cost Value: 1,411,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,411,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,147.00
		\$0.00

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

ICC Premium: \$41.00  
 Community Rating Discount: \$398.00  
 FULL RISK PREMIUM: \$1,790.00  
 DISCOUNTED PREMIUM: \$1,790.00  
 Reserve Fund Assessment: \$322.00  
 Federal Policy Service Fee: \$282.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,644.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210803124348

00003

Insured





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 1124  
8645172  
12/13/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108035 03	1152108035	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108035 02

Agent (407)203-9570  
ASSUREDPARTNERS OF FLORIDA LLC  
300 COLONIAL CENTER PKWY  
STE 270  
LAKE MARY FL 32746-7640  
jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
371 BRIGHTWATERS DR  
COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
1601 SHADY RIDGE CT, 1601-1621 SHADY RIDGE CT, ORLANDO FL 32807

**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: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/1986  
Prior NFIP Claims: 0  
Number of Units: 11  
Replacement Cost Value: 2,541,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$2,541,000	\$3,146.00
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: \$60.00  
Community Rating Discount: \$602.00  
FULL RISK PREMIUM: \$2,604.00  
DISCOUNTED PREMIUM: \$2,604.00  
Reserve Fund Assessment: \$469.00  
Federal Policy Service Fee: \$517.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$3,840.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210803524348

00007

Insured





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 1124  
 8645170  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108039 03	1152108039	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108039 02

Agent (407)203-9570  
 ASSURED PARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
 1629 LITTLE FALLS CIR, 1629-1637 LITTLE FALLS CIR, ORLANDO FL 32807

**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: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1986  
 Prior NFIP Claims: 0  
 Number of Units: 5  
 Replacement Cost Value: 1,250,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium	
BUILDING	\$1,250,000	\$5,000	\$1,832.00
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: \$35.00  
 Community Rating Discount: \$334.00  
 FULL RISK PREMIUM: \$1,533.00  
 DISCOUNTED PREMIUM: \$1,533.00  
 Reserve Fund Assessment: \$276.00  
 Federal Policy Service Fee: \$235.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,294.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210803924348

00008

Insured





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 1124  
8645152  
12/13/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108043 03	1152108043	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108043 02

Agent (407)203-9570  
ASSUREDPARTNERS OF FLORIDA LLC  
300 COLONIAL CENTER PKWY  
STE 270  
LAKE MARY FL 32746-7640  
jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
371 BRIGHTWATERS DR  
COCOA BEACH FL 32931-3817

Property Location (if other than above) 1643 EAGLE CREEK CIR, 1643-1653 EAGLE CREEK CIR, ORLANDO FL 32807  
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: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/1986  
Prior NFIP Claims: 0  
Number of Units: 6  
Replacement Cost Value: 1,452,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium	
BUILDING	\$1,452,000	\$5,000	\$2,214.00
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: \$42.00  
Community Rating Discount: \$412.00  
FULL RISK PREMIUM: \$1,844.00  
DISCOUNTED PREMIUM: \$1,844.00  
Reserve Fund Assessment: \$332.00  
Federal Policy Service Fee: \$282.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,708.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210804324348

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Insured





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 1124  
 8645141  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108046 03	1152108046	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108046 02

Agent (407)203-9570  
 ASSURED PARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DR  
 COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
 1702 SHADY RIDGE CT, 1702-1710 SHADY RIDGE CT, ORLANDO FL 32807

**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: .7 ft  
 Method Used to Determine First Floor Height: Elevation Certificate  
 Date of Construction: 07/01/1986  
 Prior NFIP Claims: 0  
 Number of Units: 5  
 Replacement Cost Value: 1,250,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium	
BUILDING	\$1,250,000	\$5,000	\$1,947.00
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: \$37.00  
 Community Rating Discount: \$357.00  
 FULL RISK PREMIUM: \$1,627.00  
 DISCOUNTED PREMIUM: \$1,627.00  
 Reserve Fund Assessment: \$293.00  
 Federal Policy Service Fee: \$235.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,405.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210804624348

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Insured





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 1124  
 8645139  
 12/13/24  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108052 03	1152108052	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108052 02

Agent (407)203-9570  
 ASSUREDPARTNERS OF FLORIDA LLC  
 300 COLONIAL CENTER PKWY  
 STE 270  
 LAKE MARY FL 32746-7640  
 jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
 371 BRIGHTWATERS DRIVE  
 COCOA BEACH FL 32931

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
 1702 SILVER CREEK CT, 1702-1712 SILVER CREEK CT, ORLANDO FL 32807

**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: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1986  
 Prior NFIP Claims: 0  
 Number of Units: 6  
 Replacement Cost Value: 1,452,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,452,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,182.00 \$0.00

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

ICC Premium: \$41.00  
 Community Rating Discount: \$405.00  
 FULL RISK PREMIUM: \$1,818.00  
 DISCOUNTED PREMIUM: \$1,818.00  
 Reserve Fund Assessment: \$327.00  
 Federal Policy Service Fee: \$282.00  
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,677.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210805224348

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Insured







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 1124  
8645138  
12/13/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108056 03	1152108056	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108056 02

Agent (407)203-9570  
ASSUREDPARTNERS OF FLORIDA LLC  
300 COLONIAL CENTER PKWY  
STE 270  
LAKE MARY FL 32746-7640  
jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
371 BRIGHTWATERS DRIVE  
COCOA BEACH FL 32931

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
1714 SILVER CREEK CT, 1714-1724 SILVER CREEK CT, ORLANDO FL 32807

**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: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/1986  
Prior NFIP Claims: 0  
Number of Units: 6  
Replacement Cost Value: 1,452,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,452,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,168.00
		\$0.00

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

ICC Premium: \$41.00  
Community Rating Discount: \$402.00  
FULL RISK PREMIUM: \$1,807.00  
DISCOUNTED PREMIUM: \$1,807.00  
Reserve Fund Assessment: \$325.00  
Federal Policy Service Fee: \$282.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$2,664.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210805624348

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Insured





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 1124  
8645104  
12/13/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108061 03	1152108061	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	12/13/2024	0736384	09 1152108061 02

Agent (407)203-9570  
ASSUREDPARTNERS OF FLORIDA LLC  
300 COLONIAL CENTER PKWY  
STE 270  
LAKE MARY FL 32746-7640  
jmandarano@assuredptr.com

HIDDEN CREEK CONDOMINIUM ASSOCIATION INC  
371 BRIGHTWATERS DR  
COCOA BEACH FL 32931-3817

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
1728 HIDDEN CREEK BLVD, 1728-1748 HIDDEN CREEK BLVD, ORLANDO FL 32807

**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: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/1986  
Prior NFIP Claims: 1  
Number of Units: 11  
Replacement Cost Value: 2,541,000

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$2,541,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$3,008.00
		\$0.00

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

ICC Premium: \$57.00  
Community Rating Discount: \$574.00  
FULL RISK PREMIUM: \$2,491.00  
DISCOUNTED PREMIUM: \$2,491.00  
Reserve Fund Assessment: \$448.00  
Federal Policy Service Fee: \$517.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$3,706.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210806124348

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Insured







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 1124  
0736384  
11/15/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 11/01/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108068 03	1152108068	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/24 To: 11/01/25 12:01 am Standard Time	11/15/2024	0736384	09 1152108068 02

Insured  
HIDDEN CREEK CONDOMINIUM ASSOCIATION INC/ASSURED PARTNERS OF FLORIDA LLC  
371 BRIGHTWATERS DRIVE  
COCOA BEACH FL 32931

300 COLONIAL CENTER PKWY  
STE 270  
LAKE MARY FL 32746-7640  
jmandarano@assuredptr.com

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
6262 WHISPERING WAY, 6262-6280 WHISPERING WAY, ORLANDO FL 32807

**Rating Information**

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: 1.1 ft
Building Occupancy: Residential Condominium Building	Method Used to Determine First Floor Height: FEMA Determined
Building Description: Entire Residential Condo Building	Date of Construction: 07/01/1986
Property Description: Slab on Grade, 2 floors	Prior NFIP Claims: 0 S
	Number of Units: 10
	Replacement Cost Value: 2,299,000

Coverage	Deductible	Annual Premium
BUILDING	\$2,299,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,840.00
		\$0.00

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

ICC Premium: \$54.00  
Community Rating Discount: \$539.00  
**FULL RISK PREMIUM: \$2,355.00**  
DISCOUNTED PREMIUM: \$2,355.00  
Reserve Fund Assessment: \$424.00  
Federal Policy Service Fee: \$470.00  
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$3,499.00

**THIS IS NOT A BILL**

Premium Paid by: Insured



**Forms and Endorsements:**

FFL 99.310 0224 0224 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

073638409115210806824320

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Agent





## How to Request a Certificate of Insurance

Proof of insurance for this association is available for convenient **immediate download** at [www.icerts.com](http://www.icerts.com) for **lenders** working on **new loans** and **refinancing loans**. This website allows for 24/7 access to certificates with no wait time.

If you are a **unit owner** and received a letter from your lender requesting a **renewal certificate of insurance on an existing loan**, please forward a copy of the letter from your lender to [cs@icerts.com](mailto:cs@icerts.com).

In order to request a certificate of insurance, the following information will be required so please make sure to have it ready:

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

If you are a **property manager** and need a **generic certificate of insurance**, please email [cs@icerts.com](mailto:cs@icerts.com) and provide them with the name of the association and request a “generic certificate.”

Should you have any issues, please contact our team at [coi@assuredpartners.com](mailto:coi@assuredpartners.com) for assistance.