



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/10/2025

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).

Table with 2 main columns: PRODUCER (AssuredPartners of Florida LLC) and CONTACT NAME (coi@assuredpartners.com). Includes a sub-table for INSURER(S) AFFORDING COVERAGE with columns for INSURER and NAIC #.

COVERAGES

CERTIFICATE NUMBER:

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.

Main table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, and Property.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) REF: For Information Only

CERTIFICATE HOLDER

CANCELLATION

Table with 2 columns: CERTIFICATE HOLDER (Hidden Creek Condominium Association, Inc.) and 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. Includes signature of authorized representative).



ADDITIONAL REMARKS SCHEDULE

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

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

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

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
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 AssuredPartners of Florida LLC - LM1		NAMED INSURED Hidden Creek Condominium Association, Inc.	
POLICY NUMBER SEE PAGE 1		371 Brightwaters Drive Cocoa Beach, FL 32931 Orange	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

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

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

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
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 & 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
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	\$2,443.00
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: \$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) 1601 SHADY RIDGE CT, 1601-1621 SHADY RIDGE CT, 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: 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
 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.
 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
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$1,832.00
		\$0.00

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

ICC Premium: \$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) Address may have been changed in accordance with USPS standards.
 1643 EAGLE CREEK CIR, 1643-1653 EAGLE CREEK 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: 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	\$2,214.00 \$0.00

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

ICC Premium: \$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

00006

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
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.
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

00009

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	\$2,182.00
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: \$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	\$2,168.00
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: \$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
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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
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Patricia Templeton-Jones
Patricia Templeton-Jones, President

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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
 1/30/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152133406 03	1152133406	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/13/25 To: 2/13/26 12:01 am Standard Time	01/30/2025	0736384	09 1152133406 02

Agent (407)203-9570
 ASSUREDPARTNERS OF FLORIDA LLC
 300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640
 MANDARANO@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
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$1,415.00
		\$0.00

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

ICC Premium: \$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
 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

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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 1124
 0736384
 1/30/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152133412 03	1152133412	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/13/25 To: 2/13/26 12:01 am Standard Time	01/30/2025	0736384	09 1152133412 02

Agent (407)203-9570
 ASSURED PARTNERS OF FLORIDA LLC
 300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640
 MANDARANO@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
 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
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Patricia Templeton-Jones
 Patricia Templeton-Jones, President

073638409115213341225030

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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 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

