



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/25/2026

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).

PRODUCER AssuredPartners of Florida LLC - LM1 300 Colonial Center Parkway, Suite 270 Lake Mary, FL 32746	CONTACT NAME: PHONE (A/C, No, Ext): (407) 203-9577	FAX (A/C, No): (407) 203-9577	
	E-MAIL ADDRESS: coi@assuredpartners.com		
INSURER(S) AFFORDING COVERAGE		NAIC #	
INSURED Hidden Creek Condominium Association, Inc. 371 Brightwaters Drive Cocoa Beach, FL 32931	INSURER A : Westfield Insurance Company		24112
	INSURER B : Greenwich Insurance Company		22322
	INSURER C : Technology Insurance Company Inc		42376
	INSURER D : Heritage Property and Casualty Insurance Company		14407
	INSURER E :		
	INSURER F :		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

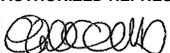
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			CWP5468859	12/31/2025	12/31/2026	EACH OCCURRENCE	\$ 1,000,000	
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000	
							MED EXP (Any one person)	\$ 1,000	
							PERSONAL & ADV INJURY	\$ 1,000,000	
							GENERAL AGGREGATE	\$ 2,000,000	
							PRODUCTS - COMP/OP AGG	\$ 2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:								
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CWP5468859	12/31/2025	12/31/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000	
							BODILY INJURY (Per person)	\$	
							BODILY INJURY (Per accident)	\$	
							PROPERTY DAMAGE (Per accident)	\$	
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP744000112-PPP7500759	12/31/2025	12/31/2026	EACH OCCURRENCE	\$ 5,000,000	
							AGGREGATE	\$ 5,000,000	
								\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	TWC4709470	12/31/2025	12/31/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER		
							E.L. EACH ACCIDENT	\$ 500,000	
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000	
							E.L. DISEASE - POLICY LIMIT	\$ 500,000	
D	Property			HCP010121-01	12/31/2025	12/31/2026	SEE REMARKS		

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

Hidden Creek Condominium Association, Inc. 371 Brightwaters Drive Cocoa Beach, FL 32931	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 



ADDITIONAL REMARKS SCHEDULE

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

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 #: HCP010121-01
Effective: 12/31/2025-12/31/2026

Location 1: 1601-1611 Little River Drive, Orlando, FL 32807 (6 Units)
Building Limit: \$892,834

Location 2: 1600-1606 Bending Brook Way, Orlando, FL 32807 (4 Units)
Building Limit: \$652,291

Location 3: 1600-1604 Sunside Square, Orlando, FL 32807 (3 Units)
Building Limit: \$501,143

Location 4: 1600-1614 Sandy Point Square, Orlando, FL 32807 (8 Units)
Building Limit: \$1,141,058

Location 5: 1600-1608 Little Falls Circle, Orlando, FL 32807 (5 Units)
Building Limit: \$727,939

Location 6: 1702-1712 Silver Creek Court, Orlando, FL 32807 (6 Units)
Building Limit: \$882,944

Location 7: 6263-6281 Whispering Way, Orlando, FL 32807 (10 Units)
Building Limit: \$1,416,498

Location 8: 6225-6237 Yorktown Drive, Orlando, FL 32807 (7 Units)
Building Limit: \$1,048,311

Location 9: 6243-6259 South Bend Square, Orlando, FL 32807 (9 Units)
Building Limit: \$1,429,082

Location 10: 6284-6300 River Run Place, Orlando, FL 32807 (9 Units)
Building Limit: \$1,253,393

Location 11: 6288-6300 Arlington Court, Orlando, FL 32807 (7 Units)
Building Limit: \$1,148,975

Location 12: 1730-1746 Shady Ridge Court, Orlando, FL 32807 (9 Units)
Building Limit: \$1,274,397

Location 13: 1702-1710 Shady Ridge Court, Orlando, FL 32807 (5 Units)
Building Limit: \$751,549

Location 14: 1610-1622 Shady Ridge Court, Orlando, FL 32807 (7 Units)
Building Limit: \$1,004,595



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

Location 15: 1600-1612 Long Ridge Court, Orlando, FL 32807 (7 Units)
Building Limit: \$1,042,134

Location 16: 1613-1623 Little River Drive, Orlando, FL 32807 (6 Units)
Building Limit: \$883,648

Location 17: 1601-1605 Bending Brook Way, Orlando, FL 32807 (3 Units)
Building Limit: \$483,490

Location 18: 1625-1641 Eagle Creek Circle, Orlando, FL 32807 (9 Units)
Building Limit: \$1,429,082

Location 19: 1615-1633 Sandy Point Square, Orlando, FL 32807 (10 Units)
Building Limit: \$1,466,300

Location 20: 1609-1615 Little Falls Circle, Orlando, FL 32807 (4 Units)
Building Limit: \$614,738

Location 21: 1714-1724 Silver Creek Court, Orlando, FL 32807 (6 Units)
Building Limit: \$882,944

Location 22: 6262-6280 Whispering Way, Orlando, FL 32807 (10 Units)
Building Limit: \$1,416,498

Location 23: 6213-6223 Yorktown Drive, Orlando, FL 32807 (6 Units)
Building Limit: \$892,805

Location 24: 6244-6260 South Bend Square, Orlando, FL 32807 (9 Units)
Building Limit: \$1,261,863

Location 25: 6287-6299 River Run Place, Orlando, FL 32807 (7 Units)
Building Limit: \$1,067,221

Location 26: 6287-6299 Arlington Court, Orlando, FL 32807 (7 Units)
Building Limit: \$1,077,768

Location 27: 1731-1745 Shady Ridge Court, Orlando, FL 32807 (8 Units)
Building Limit: \$1,150,376

Location 28: 1701-1715 Shady Ridge Court, Orlando, FL 32807 (8 Units)
Building Limit: \$1,195,109

Location 29: 1601-1621 Shady Ridge Court, Orlando, FL 32807 (11 Units)
Building Limit: \$1,739,391

Location 30: 1613-1623 Long Ridge Court, Orlando, FL 32807 (6 Units)
Building Limit: \$858,489

Location 31: 1612-1624 Little River Drive, Orlando, FL 32807 (7 Units)
Building Limit: \$1,091,420



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners of Florida LLC - LM1		NAMED INSURED Hidden Creek Condominium Association, Inc.	
POLICY NUMBER SEE PAGE 1		371 Brightwaters Drive	
CARRIER SEE PAGE 1		NAIC CODE SEE P 1	Cocoa Beach, FL 32931
		Orange	
		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: \$883,648

Location 33: 1635-1645 Sandy Point Square, Orlando, FL 32807 (6 Units)
Building Limit: \$883,920

Location 34: 1617-1627 Little Falls Circle, Orlando, FL 32807 (6 Units)
Building Limit: \$868,138

Location 35: 1728-1748 Hidden Creek Blvd, Orlando, FL 32807 (11 Units)
Building Limit: \$1,584,101

Location 36: 6216-6232 Yorktown Drive, Orlando, FL 32807 (9 Units)
Building Limit: \$1,429,082

Location 37: 6262-6282 Yorktown Drive, Orlando, FL 32807 (11 Units)
Building Limit: \$1,578,531

Location 38: 1625-1635 Long Ridge Court, Orlando, FL 32807 (6 Units)
Building Limit: \$850,726

Location 39: 1601-1611 Long Ridge Court, Orlando, FL 32807 (6 Units)
Building Limit: \$906,073

Location 40: 1602-1610 Little River Drive, Orlando, FL 32807 (5 Units)
Building Limit: \$828,953

Location 41: 1629-1637 Little Falls Circle, Orlando, FL 32807 (5 Units)
Building Limit: \$808,763

Location 42: 1600 Hidden Creek Blvd, Orlando, FL 32807
Cabana/Office Building Limit: \$66,923
Contents Limit: \$15,000
Swimming Pool at Office Limit: \$76,757
Swimming Pool at Pool House Limit: \$76,780
Pool House Limit: \$38,138
Spa Limit: \$40,506

Special Form
Replacement Cost
Equipment Breakdown Included

Coinsurance: Agreed Value
Inflation Guard: 2%

Deductibles:
\$5,000 All Other Perils, Per Occurrence
3% Hurricane, Per Calendar Year, Per Building



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

Ordinance & Law Coverage:
Coverage A: Included
Coverage B&C: \$1,000,000 Combine Sublimit

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

CRIME COVERAGE

Insurer: Hanover Insurance Company
Policy #: BDJ-1012689-14
Effective: 12/31/2025– 12/31/2026

Employee Theft Limit: \$2,250,000 Deductible: \$10,000
Forgery or Alteration Limit: \$2,250,000 Deductible: \$10,000
Funds Transfer Fraud Limit: \$2,250,000 Deductible: \$10,000
Computer Fraud Limit: \$2,250,000 Deductible: \$10,000
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-01537850-01
Effective: 12/31/2025– 12/31/2026

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
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
JMANDARANO@ASSUREDPTR.COM

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

Property Location (if other than above)
1600 SUNSIDE SQ, 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: X
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

073638409115213340625030

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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
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
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

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 1025
0736384
11/07/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108014 04	1152108014	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/07/2025	0736384	09 1152108014 03

Agent (407)203-9570
ASSUREDPARTNERS OF FLORIDA LLC
300 COLONIAL CENTER PKWY
STE 270
LAKE MARY FL 32746

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



JENNICA.MANDARANO@ASSUREDPARTNERS.COM

Property Location (if other than above)

1600 LONG RIDGE CT, 1600-1612 LONG 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: 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
TOTAL ANNUAL PAYMENT \$2,974.00

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 99.416 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, President

073638409115210801425311

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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 1025
 0736384
 11/05/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108031 04	1152108031	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108031 03

Insured
 HIDDEN CREEK CONDOMINIUM ASSOCIATION INC/ASSURED PARTNERS OF FLORIDA LLC
 371 BRIGHTWATERS DR
 COCOA BEACH FL 32931-3817

300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640



JMANDARANO@ASSUREDPTR.COM

Property Location (if other than above) 1601 LONG RIDGE CT, 1601-1611 LONG RIDGE COURT, 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: 1,411,000

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
 TOTAL ANNUAL PAYMENT \$2,644.00

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 99.416 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

073638409115210803125309

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Agent





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
 0736384
 11/05/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108035 04	1152108035	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108035 03

Insured
 HIDDEN CREEK CONDOMINIUM ASSOCIATION INCASSURED PARTNERS OF FLORIDA LLC
 371 BRIGHTWATERS DR
 COCOA BEACH FL 32931-3817

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.
 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	\$5,000	\$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
 TOTAL ANNUAL PAYMENT \$3,840.00

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

Coinurance 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 99.416 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

073638409115210803525309

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Agent





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
 0736384
 11/05/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108039 04	1152108039	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108039 03

Insured
 HIDDEN CREEK CONDOMINIUM ASSOCIATION INCASSUREDPARTNERS OF FLORIDA LLC
 371 BRIGHTWATERS DR
 COCOA BEACH FL 32931-3817

300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640



JMANDARANO@ASSUREDPTR.COM

Property Location (if other than above) 1629 LITTLE FALLS CIR, 1629-1637 LITTLE FALLS 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: 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
 TOTAL ANNUAL PAYMENT \$2,294.00

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 99.416 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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Agent





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

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2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108043 04	1152108043	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108043 03

Insured
HIDDEN CREEK CONDOMINIUM ASSOCIATION INCASSUREDPARTNERS OF FLORIDA LLC
371 BRIGHTWATERS DR
COCOA BEACH FL 32931-3817

300 COLONIAL CENTER PKWY
STE 270
LAKE MARY FL 32746-7640



JMANDARANO@ASSUREDPTR.COM

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
TOTAL ANNUAL PAYMENT \$2,708.00

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

Coinurance 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 99.416 1021 1021 FFL 99.117 1021 1021

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Patricia Templeton-Jones, President

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Agent





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

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 0736384
 11/05/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108046 04	1152108046	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108046 03

Insured
 HIDDEN CREEK CONDOMINIUM ASSOCIATION INC/ASSURED PARTNERS OF FLORIDA LLC
 371 BRIGHTWATERS DR
 COCOA BEACH FL 32931-3817

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.
 1702 SHADY RIDGE CT, 1702-1710 SHADY RIDGE CT, ORLANDO FL 32807

Rating Information

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: .7 ft
Building Occupancy: Residential Condominium Building	Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building	Date of Construction: 07/01/1986
Property Description: Slab on Grade, 2 floors	Prior NFIP Claims: 0
	Number of Units: 5
	Replacement Cost Value: 1,250,000

Coverage	Deductible	Annual Premium
BUILDING	\$1,250,000	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$1,947.00
		\$0.00

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

ICC Premium:	\$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
TOTAL ANNUAL PAYMENT	\$2,405.00

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 99.416 1021 1021 FFL 99.117 1021 1021

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 Wright National Flood Insurance Company A stock company
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 Patricia Templeton-Jones, President

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Agent





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

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FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108052 04	1152108052	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108052 03

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



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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
TOTAL ANNUAL PAYMENT \$2,677.00

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

Coinurance 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 99.416 1021 1021 FFL 99.117 1021 1021

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Wright National Flood Insurance Company A stock company
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Patricia Templeton-Jones, President

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Agent





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

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 11/05/25
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FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108056 04	1152108056	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108056 03

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) 1714 SILVER CREEK CT, 1714-1724 SILVER CREEK 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: 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
 TOTAL ANNUAL PAYMENT \$2,664.00

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 99.416 1021 1021 FFL 99.117 1021 1021

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Agent





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

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11/05/25
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FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108061 04	1152108061	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108061 03

Insured
HIDDEN CREEK CONDOMINIUM ASSOCIATION INC/ASSURED PARTNERS OF FLORIDA LLC
371 BRIGHTWATERS DR
COCOA BEACH FL 32931-3817

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.
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: 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	\$5,000
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$3,006.00 \$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: \$573.00
FULL RISK PREMIUM: \$2,490.00
DISCOUNTED PREMIUM: \$2,490.00
Reserve Fund Assessment: \$448.00
Federal Policy Service Fee: \$517.00
HFIAA Surcharge: \$250.00
TOTAL ANNUAL PAYMENT \$3,705.00

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 99.416 1021 1021 FFL 99.117 1021 1021

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Wright National Flood Insurance Company A stock company
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Agent





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
 0736384
 11/05/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152108068 04	1152108068	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 11/01/25 To: 11/01/26 12:01 am Standard Time	11/05/2025	0736384	09 1152108068 03

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
 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: 10
 Replacement Cost Value: 2,299,000

Property Description: Slab on Grade, 2 floors

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
 TOTAL ANNUAL PAYMENT \$3,499.00

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

Coinurance penalty may apply. See your Policy Form for Details

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Forms and Endorsements:

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Agent

