



HIDDCRE-02

SE71JCRANE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/10/2025

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).

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 #	
	INSURER A : Westfield Insurance Company	24112	
INSURED Hidden Creek Condominium Association, Inc. 371 Brightwaters Drive Cocoa Beach, FL 32931	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 GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			CWP5468859	12/31/2024	12/31/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED E P (Any one person) \$ 1,000 PERSONAL ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CWP5468859	12/31/2024	12/31/2025	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			PPP744000111-PPP7500759	12/31/2024	12/31/2025	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
C	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/E CECUTIVE OFFICER/MEMBER E CLUDED (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input type="checkbox"/>	N / A	TWC4548484	12/31/2024	12/31/2025	<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			HCP010121-0	12/31/2024	12/31/2025	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 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

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. 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: \$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 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 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@ASSUREDPTNR.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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,411,000

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

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

Coinurance penalty may apply. See your Policy Form for Details

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, 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@ASSUREDPTN.COM

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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,541,000

Coverage	Deductible	Annual Premium
BUILDING	\$2,541,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$3,146.00
		\$0.00

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

ICC Premium:	\$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

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

Coinurance penalty may apply. See your Policy Form for Details

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, 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 INC
371 BRIGHTWATERS DR
COCOA BEACH FL 32931-3817

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

JMANDARANO@ASSUREDPTN.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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,250,000

Coverage	Deductible	Annual Premium
BUILDING	\$1,250,000	\$5,000
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$1,832.00
		\$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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210803925309

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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 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 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@ASSURED PTR.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

Property Description: Slab on Grade, 2 floors

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

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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210804325309

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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 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 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@ASSUREDPTTR.COM



Property Location (if other than above)

1702 SHADY RIDGE CT, 1702-1710 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: .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

Property Description: Slab on Grade, 2 floors

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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210804625309

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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 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 INCASSURED PARTNERS OF FLORIDA LLC
371 BRIGHTWATERS DRIVE
COCOA BEACH FL 32931

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



JMANDARANO@ASSUREDPTTR.COM

Property Location (if other than above)

1702 SILVER CREEK CT, 1702-1712 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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,452,000

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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210805225309

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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 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 INCASSURED PARTNERS OF FLORIDA LLC
371 BRIGHTWATERS DRIVE
COCOA BEACH FL 32931

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

JMANDARANO@ASSUREDPTTR.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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,452,000

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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210805625309

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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 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 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@ASSUREDPTTR.COM



Property Location (if other than above)

1728 HIDDEN CREEK BLVD, 1728-1748 HIDDEN CREEK BLVD, 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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,541,000

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

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

Coinurance penalty may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$3,705.00

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, President

073638409115210806125309

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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 INCASSURED PARTNERS OF FLORIDA LLC
371 BRIGHTWATERS DRIVE
COCOA BEACH FL 32931

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

JMANDARANO@ASSUREDPTTR.COM



Property Location (if other than above)

6262 WHISPERING WAY, 6262-6280 WHISPERING 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: 07/01/1986

Prior NFIP Claims: 0

Number of Units: 10

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,299,000

Coverage	Deductible	Annual Premium
BUILDING	\$2,299,000	\$5,000
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:	\$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

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

Coinurance penalty may apply. See your Policy Form for Details

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, President

073638409115210806825309

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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
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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@ASSUREDPTTR.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

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, 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
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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
JMANDARANO@ASSUREDPTTR.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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 714,000

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, 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
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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

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,694,000

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

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

Coinurance penatly may apply. See your Policy Form for Details

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, President

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Company

