



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 1021  
8460004  
5/17/24  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
NEW BUSINESS

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591198 00	1152591198	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
**STAHL & ASSOCIATES**  
A HIGGINBOTHAM PARTNER  
3939 TAMPA RD  
OLDSMAR FL 34677-3104  
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086

Property Location (if other than above)  
4333 HAR PAUL CIR # 4321, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Other (Residential)  
Building Description Detail: Townhome

Flood Risk: AE  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/2001  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 832,207

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,547.00
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: \$29.00  
Community Rating Discount: \$345.00  
**FULL RISK PREMIUM: \$1,231.00**  
DISCOUNTED PREMIUM: \$1,231.00  
Reserve Fund Assessment: \$222.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**TOTAL WRITTEN PREMIUM AND FEES: \$1,750.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

00876610911525911982413802

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Insured



A Stock Company  
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**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591208 00	1152591208	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
**STAHL & ASSOCIATES**  
A HIGGINBOTHAM PARTNER  
3939 TAMPA RD  
OLDSMAR FL 34677-3104  
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086

Property Location (if other than above)  
4342 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Other (Residential)  
Building Description Detail: Townhome

Flood Risk: X  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/2005  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 992,340

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,566.00
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: \$30.00  
Community Rating Discount: \$350.00  
**FULL RISK PREMIUM: \$1,246.00**  
**DISCOUNTED PREMIUM: \$1,246.00**  
Reserve Fund Assessment: \$224.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**TOTAL WRITTEN PREMIUM AND FEES: \$1,767.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

00876610911525912082413802

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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**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591203 00	1152591203	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
**STAHL & ASSOCIATES**  
A HIGGINBOTHAM PARTNER  
3939 TAMPA RD  
OLDSMAR FL 34677-3104  
STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086

Property Location (if other than above)  
4362 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Other (Residential)  
Building Description Detail: Townhomes

Flood Risk: X  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/2004  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 919,879

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,387.00
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: \$26.00  
Community Rating Discount: \$304.00  
**FULL RISK PREMIUM: \$1,109.00**  
**DISCOUNTED PREMIUM: \$1,109.00**  
Reserve Fund Assessment: \$200.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**TOTAL WRITTEN PREMIUM AND FEES: \$1,606.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
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Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
Patricia Templeton-Jones, President

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Insured



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

FFL99.001 1021  
 8460004  
 5/17/24  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591206 00	1152591206	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
 STAHL & ASSOCIATES  
 A HIGGINBOTHAM PARTNER  
 3939 TAMPA RD  
 OLDSMAR FL 34677-3104  
 STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER FL 33763-4086

Property Location (if other than above)  
 4419 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Other Residential  
 Building Description: Other (Residential)  
 Building Description Detail: Townhomes

Flood Risk: AE  
 First Floor Height: .7 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/2005  
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,195,513

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,954.00
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: \$449.00  
 FULL RISK PREMIUM: \$1,542.00  
 DISCOUNTED PREMIUM: \$1,542.00  
 Reserve Fund Assessment: \$278.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$2,117.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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*  
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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 1021  
 8460004  
 5/17/24  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591211 00	1152591211	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
 STAHL & ASSOCIATES  
 A HIGGINBOTHAM PARTNER  
 3939 TAMPA RD  
 OLDSMAR FL 34677-3104  
 STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER FL 33763-4086

Property Location (if other than above)  
 4425 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Other Residential  
 Building Description: Other (Residential)  
 Building Description Detail: Townhomes

Flood Risk: X  
 First Floor Height: 1.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/2007  
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 857,700

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,533.00
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: \$29.00  
 Community Rating Discount: \$341.00  
 FULL RISK PREMIUM: \$1,221.00  
 DISCOUNTED PREMIUM: \$1,221.00  
 Reserve Fund Assessment: \$220.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$1,738.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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

00876610911525912112413802

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03740



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 1021  
 8460004  
 5/17/24  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591214 00	1152591214	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
 STAHL & ASSOCIATES  
 A HIGGINBOTHAM PARTNER  
 3939 TAMPA RD  
 OLDSMAR FL 34677-3104  
 STAHLROSS@STAHLINSURANCE.COM

MANHATTAN TOWNHOMES OWNERS ASSN INC  
 24701 US HIGHWAY 19 N STE 102  
 CLEARWATER FL 33763-4086

Property Location (if other than above)  
 4355 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Other Residential  
 Building Description: Other (Residential)  
 Building Description Detail: Townhome

Flood Risk: X  
 First Floor Height: .2 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 01/01/2023  
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,001,282

Coverage	Deductible	Annual Premium
BUILDING \$500,000	\$1,250	\$1,522.00
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: \$29.00  
 Community Rating Discount: \$339.00  
 FULL RISK PREMIUM: \$1,212.00  
 DISCOUNTED PREMIUM: \$1,212.00  
 Reserve Fund Assessment: \$218.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$1,727.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

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 Wright National Flood Insurance Company A stock company  
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00876610911525912142413802

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03742



Insured



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P.O. Box 33003  
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Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
8460004  
5/17/24  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152591213 00	1152591213	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/13/24 To:6/13/25 12:01 am Standard Time	05/17/2024	0087661	

Agent (727)784-8554  
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**STAHLROSS@STAHLINSURANCE.COM**

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24701 US HIGHWAY 19 N STE 102  
CLEARWATER FL 33763-4086

Property Location (if other than above)  
4463 HAR PAUL CIR, TAMPA FL 33614

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: .0 ft
Building Occupancy: Other Residential	Method Used to Determine First Floor Height: FEMA Determined
Building Description: Other (Residential)	Date of Construction: 01/01/2023
Building Description Detail: Townhomes	Prior NFIP Claims: 0
Property Description: Slab on Grade, 2 floors	Replacement Cost Value: 815,919

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,447.00
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: \$28.00  
Community Rating Discount: \$320.00  
**FULL RISK PREMIUM: \$1,155.00**  
DISCOUNTED PREMIUM: \$1,155.00  
Reserve Fund Assessment: \$208.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00  
**TOTAL WRITTEN PREMIUM AND FEES: \$1,660.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

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Patricia Templeton-Jones, President

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Insured