



THE COMMERCE INSURANCE  
COMPANY  
PO Box 2057 Kalispell MT 59903

AMERICAN COMMERCE  
INSURANCE COMPANY  
https://www.mapfreinsurance.com/  
(800) 610-0738  
NAIC#: 19941

PROPERTY ADDRESS #: 16 WHITTEN ST BLDG 16, Hampton, NH, 03842  
POLICY #: 9905825629  
NFIP POLICY #: 9905825629  
POLICY TERM: 07-03-2026 (12:01 AM) - 07-03-2027 (12:01 AM)  
POLICY ISSUED BY: AMERICAN COMMERCE INSURANCE COMPANY  
PAYOR: THE HARBOR AT WHITTEN AND

POLICY FORM: RCBAP  
POLICY DECLARATIONS TYPE: Renewal Policy Declarations  
RATE CATEGORY : RatingEngine

INSURED NAME & MAILING ADDRESS

THE HARBOR AT WHITTEN AND  
PO Box 871,  
Dracut, MA, 01826

AGENT CONTACT INFORMATION

DTTM LLC  
20 HIGH ST, Hampton, NH, 03842

Phone : (603) 926-7655

## FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

### Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE	
Building	\$ 739,000	\$ 5,000	<b>\$ 4,377</b> Total Annual Payment Includes Premium, Discounts, Fees, and Surcharges
Contents	\$ 0	\$ 0	

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

The coinsurance penalty may apply. See your Policy Form for details.

Prior claims counted are from April 1, 2023 and after.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](https://floodsmart.gov/flood) to learn more about flood insurance.

### Property Information

Primary Residence	NO
Building Occupancy	Residential Condo Building
Building Description	Entire Residential Condominium Building
First Floor Height (FFH)	0.7
Method Used to Determine FFH	EC
Property Description	Slab on Grade (non-elevated), 2 Floor(s) , Masonry
Number of Units	4
Date of Construction	01-01-1973
Prior NFIP Claims	1 Claim(s)
Replacement Cost Value	\$ 648,600.00

### Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 3,276
Contents Premium:	\$ 0
Increased Cost of Compliance (ICC) Premium:	\$ 62
Community Rating System Discount:	\$ 0
<b>Full-Risk Premium:</b>	<b>\$ 3,338</b>
<b>Discounted Premium:</b>	<b>\$ 3,338</b>
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 601
HFIAA Surcharge:	\$ 250
Federal Policy Fee:	\$ 188
<b>Total Premium</b>	<b>\$ 4,377</b>

Your property's NFIP flood claims history can affect your premium.

### ADDITIONAL INTERESTS

If there have been any mortgagee changes, please make sure your policy reflects the changes.

For questions about your flood insurance rating, contact your agent or insurance company.

To learn more about your flood risk, please visit [FloodSmart.gov](https://FloodSmart.gov)

Date Mailed: 07-01-2026

