MAPFRE | INSURANCE

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 #:	**22 WHITTEN ST BLDG 22, Hampton, NH, 03842**	**POLICY FORM:**	**RCBAP**
POLICY #:	**9905825643**	**POLICY DECLARATIONS TYPE:**	**Renewal Policy Declarations**
NFIP POLICY #:	**9905825643**		
POLICY TERM:	**07-03-2026 (12:01 AM) - 07-03-2027 (12:01 AM)**	**RATE CATEGORY :**	**RatingEngine**
POLICY ISSUED BY:	**AMERICAN COMMERCE INSURANCE COMPANY**		
PAYOR:	**THE HARBOR AT WHITTEN AND**		

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
Contents	$ 0	$ 0

$ 6,094
Total Annual Payment
Includes Premium, Discounts, Fees, and Surcharges

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 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)	1
Method Used to Determine FFH	FEMA Determined
Property Description	Slab on Grade (non-elevated), 2 Floor(s) , Masonry
Number of Units	4
Date of Construction	07-03-1986
Prior NFIP Claims	0 Claim(s)
Replacement Cost Value	$ 648,600.00

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

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	$ 4,718
Contents Premium:	$ 0
Increased Cost of Compliance (ICC) Premium:	$ 75
Community Rating System Discount:	$ 0
Full-Risk Premium:	$ 4,793
Discounted Premium:	$ 4,793
Fees and Surcharges:	
Reserve Fund Assessment:	$ 863
HFIAA Surcharge:	$ 250
Federal Policy Fee:	$ 188
Total Premium	**$ 6,094**

ADDITIONAL INTERESTS

Date Mailed: 07-01-2026

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

NATIONAL FLOOD INSURANCE PROGRAM