



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/26/2022

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

<b>AGENCY</b> Kelly E Henderson 2201 Oyster Bay Lane Gulf Shores, 36542		<b>PHONE</b> (A/C, No, Ext): 2519673323	<b>COMPANY</b> Underwriters at Lloyd's, London One Lime Street London, EC3M 7HA	
<b>FAX</b> (A/C, No): 251-967-3324	<b>E-MAIL ADDRESS:</b> kelly.henderson@whitehaveninsurance.co			
<b>CODE:</b>		<b>SUB CODE:</b>		
<b>AGENCY CUSTOMER ID #:</b> LASPALM-02		<b>LOAN NUMBER</b> YOUR LOAN #		<b>POLICY NUMBER</b> LLOYDS
<b>INSURED</b> LAS PALMAS CONDOMINIUM OWNERS ASSN, INC PO BOX 2863 GULF SHORES AL 36547		<b>EFFECTIVE DATE</b> 05/27/2022	<b>EXPIRATION DATE</b> 05/27/2023	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> LOCATION INSURED: 930 WEST BEACH BLVD      GULF SHORES      AL 36542  1 BUILDING; 3 STORIES; FRAME CONSTRUCTION; 52 UNITS; RESIDENTIAL CONDOMINIUM ASSOCIATION COVERAGE INCLUDES REPLACEMENT COST VALUATION COVERAGE INCLUDES ALL IN ENDORSEMENT(NO UPGRADES); COVERAGE INCLUDES ORDINANCE OR LAW ENDORSEMENT; 10 DAY NOTICE OF CANCELLATION
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 EVIDENCE OF PROPERTY INSURANCE 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.

## COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
PROPERTY: SPECIAL FORM INCLUDING WIND/HAIL/WIND DRIVEN RAIN DEDUCTIBLE: 1% NAMED STORM WIND/HAIL/WDR PER OCCURRENCE	4,524,915	25,000 1% of TIV
EQUIPMENT BREAKDOWN: TRAVELERS INS CO; POL# TBD;	4,524,915	5,000
**FLOOD** AMERICAN BANKERS; POLICY #01232387972021; RCBAP; RCV \$4,694,300 # OF UNITS 52; CURRENT ZONE/RATED AE; PREMIUM \$12,491 EFFECTIVE: 12/13/2021 to 12/13/2022	4,694,300	1,250

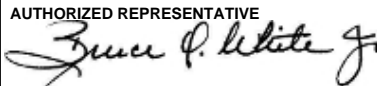
## REMARKS (Including Special Conditions)

AS RESPECTS: UNIT OWNER NAME AND UNIT #    
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## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

<b>NAME AND ADDRESS</b>   **FOR ASSOCIATION USE ONLY** PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF FLOOD INSURANCE FOR YOUR MORTGAGE COMPANY	<input type="checkbox"/> MORTGAGEE <input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> ADDITIONAL INSURED
	<b>LOAN #</b> YOUR LOAN #  <b>AUTHORIZED REPRESENTATIVE</b> 	



Policy Number: 01232387972021

**ASSURANT**<sup>®</sup>

**FLOOD POLICY DECLARATIONS**

American Bankers Insurance Company of Florida  
Scottsdale, AZ 85261-4337

Standard Policy

Type: Revised Declaration

Policy Period: 12/13/2021 To 12/13/2022

Original New Business Effective Date: 12/13/1997

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 04/21/2022 at 12:01 AM

Address Info

**Producer Name and Mailing Address:**  
WHITEHAVEN INSURANCE SVCS LLC  
PO BOX 378  
GULF SHORES, AL 36547-0378

**Insured Name and Mailing Address:**  
LAS PALMAS CONDO  
PO BOX 2863  
GULF SHORES, AL 36547-2863

**NFIP Policy Number:** 0123238797

**Agent/Agency #:** 70001-02856-000

**Reference #:**

**Phone #:** (251)967-3323

**NAIC Number:** 10111

**Processed by:**

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

**Property Location:**

930 W BEACH BLVD  
GULF SHORES, AL 36542-6302

**Building Description:**

Other Residential  
Two Floors  
Elevated Without Enclosure  
Low Rise  
Main House

**Primary Residence:** N

**Premium Payor:** Insured

**Flood Risk/Rated Zone:** AE **Current Zone:**

**Community Number:** 01 5005 1077 M

**Community Name:** GULF SHORES, CITY OF

**Grandfathered:** No

**Post-Firm Construction**

**Program Type:** Regular

**Newly Mapped into SFHA:**

**Elev Diff:** 8

**Elevated Building:** Y

Includes Addition(s) and Extension(s)

**Replacement Cost:** \$4,694,300

**Number of Units:** 52

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	4,694,300	.270 / .080	1,250	48-	9,635.00	Premium Subtotal:	9,635.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	964.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						Reserve Fund Assmt:	1,562.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						<b>Total Premium Paid:</b>	<b>12,491.00</b>

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

**First Mortgage:**

**Loss Payee:**

**Second Mortgage:**

**Disaster Agency:**

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about the risk of flooding and how it impacts the cost of flood insurance.