



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/18/2024

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.

AGENCY WHITEHAVEN INSURANCE SERVICES, LLC 2201 Oyster Bay Lane Gulf Shores, 36542	PHONE (A/C, No, Ext): 2519673323	COMPANY Underwriters at Lloyd's, London One Lime Street London, EC3M 7HA
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: info@whitehaveninsurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: LASPALM-02		
INSURED LAS PALMAS CONDOMINIUM OWNERS ASSN, INC PO BOX 2863 GULF SHORES AL 36547	LOAN NUMBER YOUR LOAN #	POLICY NUMBER EW0151924
	EFFECTIVE DATE 05/27/2024	EXPIRATION DATE 05/27/2025
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 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	6,119,514	25,000 1% of TIV
EQUIPMENT BREAKDOWN: TRAVELERS INS CO; POL# 7S98414-A;	4,694,226	5,000
FLOOD AMERICAN BANKERS; POLICY #0123238797; RCBAP: RCV \$6,349,000 EFFECTIVE: 12/13/2024 to 12/13/2025; # OF UNITS 52; FLOOD ZONE AE; PREMIUM \$17,955	6,349,000	1,250

REMARKS (Including Special Conditions)

AS RESPECTS: UNIT OWNER NAME AND UNIT #

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

NAME AND ADDRESS	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	YOUR LOAN #	
	AUTHORIZED REPRESENTATIVE	

FOR ASSOCIATION USE ONLY
PLEASE CALL 251-967-3323 IF
YOU NEED EVIDENCE OF FLOOD INSURANCE
FOR YOUR MORTGAGE COMPANY



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 12/13/2024 (12:01 a.m.) to 12/13/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 0123238797

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

LAS PALMAS CONDO
PO BOX 2863
GULF SHORES, AL 36547-2863

Loan Number:

Producer Number: 70001-02856-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

930 W BEACH BLVD
GULF SHORES, AL 36542-6302

Loan Number:

Other / Loss Payee:

For Service Please Contact:

SUNSTAR INSURANCE GROUP, LLC
PO BOX 378
WHITEHAVEN INSURANCE SERVICES
GULF SHORES, AL 36547-0378
251-967-3323

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1975

Building Occupancy: Residential Condo Building

Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITHOUT ENCLOSURE, TWO FLOORS

Number Of Units: 52

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 21.00 ft

Replacement Cost: \$ 6,349,000

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

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 6,349,000	\$ 1,250	\$ 13,692.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ 0.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 13,767.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 13,767.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,478.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,460.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 17,955.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 0123238797