



**ASSURANT®**

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

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 09/13/2024 (12:01 a.m.) to 09/13/2025 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6010057356

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

BAY POINT TURTLEGRASS VILLAS  
PO BOX 27075  
ATTN MARTHA MIDDLETON  
PANAMA CITY, FL 32411-7075

**Loan Number:**

**Producer Number:** 70000-00279-001

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

4400 KINGFISH LN BLDG #6  
UNITS 340-343 & 344-348  
PANAMA CITY, FL 32408-0000

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

FOUNDATION RISK PARTNERS CORP  
DBA ACENTRIA INSURANCE  
61 AVENUE E  
APALACHICOLA, FL 32320-1763  
850-653-2161

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1974  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: FEMA determined  
Building Description: Entire Residential Condo Building  
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 9  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 1.50 ft  
Replacement Cost: \$ 2,205,000

*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	\$ 2,205,000	\$ 1,250	\$ 26,590.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -6,618.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 20,047.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -7,729.00  
**Discounted Premium:** \$ 12,318.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 2,217.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 423.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 15,208.00

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

NFIP POLICY NUMBER: 6010057356