

**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: 6010057362**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 UNITS 301-304 & 305-308
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: 8

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 0.25 ft

Replacement Cost: \$ 1,786,000

*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	\$ 1,786,000	\$ 1,250	\$ 26,387.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -6,567.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 19,895.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -8,697.00

Discounted Premium: \$ 11,198.00**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 2,016.00

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00

Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID**\$ 13,840.00**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: 6010057362