



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 09/13/2025 (12:01 a.m.) to 09/13/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6010057361

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BAY POINT TURTLEGRASS VILLAS
PO BOX 15234
PANAMA CITY, FL 32406-5234

Loan Number:

Producer Number: 70000-00279-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

4400 KINGFISH LANE UNITS 309-312 & 313-3
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: 1.50 ft
Replacement Cost: \$ 1,969,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 1,969,000	\$ 1,250	\$ 24,450.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -6,083.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 18,442.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -5,080.00
Discounted Premium: \$ 13,362.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,405.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 376.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 16,393.00

Coverage limitations may apply. See your NFIP PolicyForm Form for details.

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.

NFIP POLICY NUMBER: 6010057361