



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: 6002501317

Named Insured and Mailing Address:

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

First Mortgagee / Lender Name:

MIDSOUTH BANK, NA
PO BOX 8743
DOTHAN, AL 36304-0743

Loan Number: 758951

Producer Number: 70000-00279-001

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

4400 KINGFISH LN
UNT 336-339 BL5
PANAMA CITY, FL 32408-7290

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: 4
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 1,000,000

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	\$ 1,000,000	\$ 1,250	\$ 14,706.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -3,647.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 11,134.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -7,177.00
Discounted Premium: \$ 3,957.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 712.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 188.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 5,107.00

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: 6002501317