



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
7/25/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

|                                                                                                                       |  |                                                                                                                                                                                                                                                                                     |  |
|-----------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>PRODUCER</b><br>Acentria Insurance - Panama City<br>306 E 19th St<br>Panama City FL 32405<br><br>License#: L100460 |  | <b>CONTACT NAME:</b> Derenda Pitts<br><b>PHONE (A/C, No, Ext):</b> 850-769-5216<br><b>FAX (A/C, No):</b> 850-252-1891<br><b>E-MAIL ADDRESS:</b> derenda.pitts@acentria.com<br><b>PRODUCER CUSTOMER ID:</b> BAYPOIN-02                                                               |  |
| <b>INSURED</b><br>Bay Point Studio Villas II Association<br>PO Box 27075<br>Panama City Beach FL 32411                |  | <b>INSURER(S) AFFORDING COVERAGE</b><br><b>INSURER A:</b> American Coastal Insurance Company<br><b>INSURER B:</b> Travelers Casualty and Surety Company<br><b>INSURER C:</b> Wright National Flood Insurance Company<br><b>INSURER D:</b><br><b>INSURER E:</b><br><b>INSURER F:</b> |  |
|                                                                                                                       |  | <b>NAIC #</b><br>12968<br>19038<br>11523                                                                                                                                                                                                                                            |  |

## COVERAGES

CERTIFICATE NUMBER: 965116070

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Property Location: 4725 Bay Point Road, Panama City Beach, FL 32408

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

| INSR LTR |                                     | TYPE OF INSURANCE                           |                              | POLICY NUMBER        | POLICY EFFECTIVE DATE (MM/DD/YYYY) | POLICY EXPIRATION DATE (MM/DD/YYYY) | COVERED PROPERTY                    | LIMITS            |              |
|----------|-------------------------------------|---------------------------------------------|------------------------------|----------------------|------------------------------------|-------------------------------------|-------------------------------------|-------------------|--------------|
| A        | <input checked="" type="checkbox"/> | PROPERTY                                    |                              | AMC-30392-11         | 7/10/2025                          | 7/10/2026                           | <input checked="" type="checkbox"/> | BUILDING          | \$ 6,240,474 |
|          | CAUSES OF LOSS                      |                                             | DEDUCTIBLES                  |                      |                                    |                                     |                                     | PERSONAL PROPERTY | \$           |
|          |                                     | BASIC                                       | BUILDING                     |                      |                                    |                                     |                                     | BUSINESS INCOME   | \$           |
|          |                                     | BROAD                                       | 5000                         |                      |                                    |                                     |                                     | EXTRA EXPENSE     | \$           |
|          | <input checked="" type="checkbox"/> | SPECIAL                                     | CONTENTS                     |                      |                                    |                                     |                                     | RENTAL VALUE      | \$           |
|          |                                     | EARTHQUAKE                                  |                              |                      |                                    |                                     |                                     | BLANKET BUILDING  | \$           |
|          | <input checked="" type="checkbox"/> | WIND                                        | 5%                           |                      |                                    |                                     |                                     | BLANKET PERS PROP | \$           |
|          |                                     | FLOOD                                       |                              |                      |                                    |                                     |                                     | BLANKET BLDG & PP | \$           |
|          |                                     |                                             |                              |                      |                                    |                                     |                                     |                   | \$           |
|          |                                     |                                             |                              |                      |                                    |                                     |                                     |                   | \$           |
|          |                                     |                                             |                              |                      |                                    |                                     |                                     |                   | \$           |
|          | <input type="checkbox"/>            | INLAND MARINE                               |                              | TYPE OF POLICY       |                                    |                                     | <input type="checkbox"/>            |                   | \$           |
|          | CAUSES OF LOSS                      |                                             |                              |                      |                                    |                                     |                                     | \$                |              |
|          | <input type="checkbox"/>            | NAMED PERILS                                | POLICY NUMBER                |                      |                                    |                                     |                                     | \$                |              |
|          | <input type="checkbox"/>            |                                             |                              |                      |                                    |                                     |                                     | \$                |              |
| B        | <input checked="" type="checkbox"/> | CRIME                                       |                              | 105797955            | 9/13/2024                          | 9/13/2027                           | <input checked="" type="checkbox"/> | Employee Theft    | \$ 75,000    |
|          | TYPE OF POLICY<br>Crime (Fidelity)  |                                             |                              |                      |                                    |                                     |                                     | \$                |              |
|          |                                     |                                             |                              |                      |                                    |                                     |                                     | \$                |              |
|          | <input type="checkbox"/>            | BOILER & MACHINERY /<br>EQUIPMENT BREAKDOWN |                              |                      |                                    |                                     | <input type="checkbox"/>            |                   | \$           |
|          | <input type="checkbox"/>            |                                             |                              |                      |                                    |                                     |                                     |                   | \$           |
| C<br>C   | RCBAP Flood                         |                                             | 091150293320<br>091150293321 | 4/9/2025<br>4/9/2025 | 4/9/2026<br>4/9/2026               | <input checked="" type="checkbox"/> | Building 1                          | \$ 3,000,000      |              |
|          | RCBAP Flood                         |                                             |                              |                      |                                    | <input checked="" type="checkbox"/> | Building 2                          | \$ 3,000,000      |              |

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

COMMERCIAL PROPERTY:  
Bay Point Studio Villas Building 1 - 12 Units - Units 153-158 & 253-258 - \$2,080,158  
Bay Point Studio Villas Building 2 - 12 Units - Units 159-164 & 259-264 - \$2,080,158  
Bay Point Studio Villas Building 3 - 12 Units - Units 165-170 & 265-270 - \$2,080,158

See Attached...

## CERTIFICATE HOLDER

## CANCELLATION

|                                                                              |                                                                                                                                                                |
|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bay Point Studio Villas<br>4725 Bay Point Road<br>Panama City Beach FL 32408 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
|                                                                              | AUTHORIZED REPRESENTATIVE<br>                                                                                                                                  |

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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

|                                            |           |                                                                                                       |
|--------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------|
| AGENCY<br>Acentria Insurance - Panama City |           | NAMED INSURED<br>Bay Point Studio Villas II Association<br>PO Box 27075<br>Panama City Beach FL 32411 |
| POLICY NUMBER                              |           |                                                                                                       |
| CARRIER                                    | NAIC CODE | EFFECTIVE DATE:                                                                                       |

**ADDITIONAL REMARKS****THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE**SPECIAL CONDITIONS:****Deductibles:**

All Other Peril: \$5,000 Per Occurrence

All Other Wind and Hail: \$25,000 applied by Per Occurrence

Hurricane: 5% Per Occurrence

Flood: \$1,250

Valuation: Replacement Cost

Coinsurance: 80%

RCBAP Flood - 091150293322- 4/9/25-4/9/26- Building 3 - \$3,000,000



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1124  
0702826  
3/13/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

| Policy Number    | NFIP Policy Number | Product Type:                                |
|------------------|--------------------|----------------------------------------------|
| 09 1150293322 15 | 1150293322         | Residential Condominium Building Policy Form |

| Policy Period                                    | Date of Issue | Agent Code | Prior Policy Number |
|--------------------------------------------------|---------------|------------|---------------------|
| From: 4/09/25 To: 4/09/26 12:01 am Standard Time | 03/13/2025    | 0702826    | 1150293322          |

Insured  
BAY POINT STUDIO VILLAS II ASSOC  
INC DBA LEGEND VILLAS  
PO BOX 27075  
PANAMA CITY FL 32411-7075

ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

CLIENTSERVICES@ACENTRIA.COM

Property Location (if other than above)

4725 BAY POINT BLDG 3, UNITS 165-170 & 265-270, PANAMA CITY BEACH FL 32408

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: AE  
First Floor Height: .8 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 12/31/1974  
Prior NFIP Claims: 0  
Number of Units: 12  
Replacement Cost Value: 2,427,423

Property Description: Slab on Grade, 2 floors

| Coverage | Deductible           | Annual Premium                     |
|----------|----------------------|------------------------------------|
| BUILDING | \$3,000,000          | \$1,250                            |
| CONTENTS | NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE |
|          |                      | \$6,760.00                         |
|          |                      | \$0.00                             |

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$1,661.00  
FULL RISK PREMIUM: \$5,174.00  
DISCOUNTED PREMIUM: \$5,174.00  
Reserve Fund Assessment: \$931.00  
Federal Policy Service Fee: \$564.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$6,919.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070282609115029332225072

0000E

Agent



FFL99.001 1124  
0702826  
3/13/25

09 1150293322 15

Agent (850)257-2990  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070282609115029332225072

0000E

Agent





A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1124  
0702826  
3/13/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

| Policy Number    | NFIP Policy Number | Product Type:                                |
|------------------|--------------------|----------------------------------------------|
| 09 1150293320 15 | 1150293320         | Residential Condominium Building Policy Form |

| Policy Period                                    | Date of Issue | Agent Code | Prior Policy Number |
|--------------------------------------------------|---------------|------------|---------------------|
| From: 4/09/25 To: 4/09/26 12:01 am Standard Time | 03/13/2025    | 0702826    | 1150293320          |

Insured  
BAY POINT STUDIO VILLAS II ASSOC  
INC D/B/A LEGEND VILLAS  
PO BOX 27075  
PANAMA CITY FL 32411-7075

ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

CLIENTSERVICES@ACENTRIA.COM

Property Location (if other than above)

4725 BAY POINT BLDG 1, UNITS 153-159 & 253-258, PANAMA CITY BEACH FL 32408

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: AE  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 12/31/1974  
Prior NFIP Claims: 0  
Number of Units: 12  
Replacement Cost Value: 2,427,423

Property Description: Slab on Grade, 2 floors

| Coverage | Deductible           | Annual Premium                     |
|----------|----------------------|------------------------------------|
| BUILDING | \$3,000,000          | \$1,250                            |
| CONTENTS | NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE |
|          |                      | \$6,648.00                         |
|          |                      | \$0.00                             |

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$1,633.00  
FULL RISK PREMIUM: \$5,090.00  
DISCOUNTED PREMIUM: \$5,090.00  
Reserve Fund Assessment: \$916.00  
Federal Policy Service Fee: \$564.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$6,820.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070282609115029332025072

0000C

Agent



FFL99.001 1124  
0702826  
3/13/25

09 1150293320 15

Agent (850)257-2990  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070282609115029332025072

0000C

Agent





A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1124  
0702826  
3/13/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

| Policy Number    | NFIP Policy Number | Product Type:                                |
|------------------|--------------------|----------------------------------------------|
| 09 1150293321 15 | 1150293321         | Residential Condominium Building Policy Form |

| Policy Period                                    | Date of Issue | Agent Code | Prior Policy Number |
|--------------------------------------------------|---------------|------------|---------------------|
| From: 4/09/25 To: 4/09/26 12:01 am Standard Time | 03/13/2025    | 0702826    | 1150293321          |

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INC D/B/A LEGEND VILLAS  
PO BOX 27075  
PANAMA CITY FL 32411-7075

ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

CLIENTSERVICES@ACENTRIA.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
4725 BAY POINT RD BLDG 2, UNITS 159-164 AND 259-264, PANAMA CITY BEACH FL 32408

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: AE  
First Floor Height: .3 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 12/31/1974  
Prior NFIP Claims: 0  
Number of Units: 12  
Replacement Cost Value: 2,427,423

Property Description: Slab on Grade, 2 floors

| Coverage                      | Deductible                         | Annual Premium |
|-------------------------------|------------------------------------|----------------|
| BUILDING \$3,000,000          | \$1,250                            | \$6,910.00     |
| CONTENTS NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE | \$0.00         |

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$1,698.00  
FULL RISK PREMIUM: \$5,287.00  
DISCOUNTED PREMIUM: \$5,287.00  
Reserve Fund Assessment: \$952.00  
Federal Policy Service Fee: \$564.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$7,053.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070282609115029332125072

0000D

Agent



FFL99.001 1124  
0702826  
3/13/25

09 1150293321 15

Agent (850)257-2990  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

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070282609115029332125072

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Agent

