



A Member of the Tokio Marine Group  
CASTLE ROCK INSURANCE AGENCY  
2217 PLAZA DR. STE 101  
ROCKLIN, CA 95765

Agency Phone: (916) 791-9450

NFIP Policy Number: 5010013287  
Company Policy Number: 5010013287  
Agent: RICHARD RUSSO

Payor: INSURED  
Policy Term: 01/04/2026 12:01 AM - 01/04/2027 12:01 AM  
Policy Form: RCBAP

To report a claim  
visit or call us at: <https://phlyflood.manageflood.com>  
(888) 200-5603

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

WESTLAKE VILLAS COMMUNITY ASSOCIATION  
PO BOX 62499  
IRVINE, CA 92602

### INSURED NAME(S) AND MAILING ADDRESS

WESTLAKE VILLAS COMMUNITY ASSOCIATION  
PO BOX 62499  
IRVINE, CA 92602

### COMPANY MAILING ADDRESS

PHILADELPHIA INDEMNITY INSURANCE COMPANY  
PO BOX 200584  
DALLAS, TX 75320-0584

### INSURED PROPERTY LOCATION

4800 WESTLAKE PKWY BLDG 14  
SACRAMENTO, CA 95835-2071

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 9 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S), FRAME CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$1,764,042.00  
DATE OF CONSTRUCTION: 01/01/2005  
CURRENT FLOOD ZONE: A99  
FIRST FLOOR HEIGHT (FFH): 1.0 FEET  
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A

SECOND MORTGAGEE: LOAN NO: N/A

ADDITIONAL INTEREST: LOAN NO: N/A

DISASTER AGENCY: CASE NO: N/A  
DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

BUILDING: COVERAGE DEDUCTIBLE  
\$1,765,000 \$5,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. 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 FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$584.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$11.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$120.00)
FULL RISK PREMIUM:	\$475.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$14.00)
DISCOUNTED PREMIUM:	\$461.00
RESERVE FUND ASSESSMENT:	\$83.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$423.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,217.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

John Glomb / President and CEO

Edward Sayago / VP & Deputy CLO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

**Zero Balance Due - This Is Not A Bill**

Policy issued by: PHILADELPHIA INDEMNITY INSURANCE COMPANY

Insurer NAIC Number: 18058



File: 32918298

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