

WHITEHAVEN INSURANCE SERVICES  
PO BOX 378  
GULF SHORES, AL 36547-0378

Agency Phone: (251) 967-3323

NFIP Policy Number: FLD1242203  
Company Policy Number: FLD1242203  
Agent: WHITEHAVEN INSURANCE SERVICES

Payor: INSURED  
Policy Term: 04/30/2026 12:01 AM - 04/30/2027 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

**REVISED FLOOD INSURANCE POLICY DECLARATIONS**  
NATIONAL FLOOD INSURANCE PROGRAM

**DELIVERY ADDRESS**

SEASIDE BEACH & RACQUET CLUB CONDOMINIUM ASSOCIATI  
PO BOX 527, BALDWIN  
ORANGE BEACH, AL 36561

**INSURED NAME(S) AND MAILING ADDRESS**

SEASIDE BEACH & RACQUET CLUB CONDOMINIUM ASSOCIATI  
PO BOX 527, BALDWIN  
ORANGE BEACH, AL 36561

**COMPANY MAILING ADDRESS**

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

**INSURED PROPERTY LOCATION**

24522 PERDIDO BEACH BLVD. BLDG 4  
ORANGE BEACH, AL 36561

**RATING INFORMATION**

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 54 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 9 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$11,476,255.00  
DATE OF CONSTRUCTION: 03/01/1985

CURRENT FLOOD ZONE: VE  
FIRST FLOOR HEIGHT (FFH): 0.9 FEET  
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

**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**

**COVERAGE DEDUCTIBLE**  
BUILDING: \$11,477,000 \$1,250  
CONTENTS: N/A N/A

SEE POLICY FORM FOR INFORMATION ON COVERAGE LIMITATIONS AND COINSURANCE PENALTIES.  
PLEASE REVIEW THIS DECLARATION PAGE. INACCURATE INFORMATION MAY LEAD TO CLAIM PROCESSING DELAYS.  
QUESTIONS OR CHANGES NEEDED, PLEASE CONTACT YOUR AGENCY.

ENDORSEMENT EFFECTIVE DATE: 06/11/2026 12:01 AM  
ENDORSEMENT PREMIUM: \$99.00  
CHANGES APPLIED TO:  
BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

BUILDING PREMIUM:	\$9,476.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,404.00)
FULL RISK PREMIUM:	\$8,147.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$8,147.00
RESERVE FUND ASSESSMENT:	\$1,466.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,480.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$11,343.00
PRORATA PREMIUM ADJUSTMENT:	(\$13.00)
ADJUSTED ANNUAL PREMIUM:	\$11,330.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement



Michael H. Lanza / Secretary



John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 33108442

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