

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

Agency Phone: (251) 967-3323

NFIP Policy Number: FLD1242202
Company Policy Number: FLD1242202
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 PERDIDIO BEACH BLVD. BLDG 3
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: 03/01/1984
CURRENT FLOOD ZONE: VE
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

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: \$134.00
CHANGES APPLIED TO: BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM: \$12,857.00
CONTENTS PREMIUM: \$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00
MITIGATION DISCOUNT: (\$0.00)
COMMUNITY RATING SYSTEM REDUCTION: (\$1,911.00)
FULL RISK PREMIUM: \$11,021.00
ANNUAL INCREASE CAP DISCOUNT: (\$0.00)
STATUTORY DISCOUNTS: (\$0.00)
DISCOUNTED PREMIUM: \$11,021.00
RESERVE FUND ASSESSMENT: \$1,984.00
HFIAA SURCHARGE: \$250.00
FEDERAL POLICY FEE: \$1,480.00
PROBATION SURCHARGE: \$0.00
TOTAL ANNUAL PREMIUM: \$14,735.00
PRORATA PREMIUM ADJUSTMENT: (\$17.00)
ADJUSTED ANNUAL PREMIUM: \$14,718.00

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: 33103824

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