

ACORD™ EVIDENCE OF PROPERTY INSURANCEDATE
09/24/2020

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER Fisher Brown Bottrell 19 West Garden Street, Suite 300 Pensacola, FL 32502 Fax: (850) 438-4678	PHONE (A/C, No, Ext): (850) 432-7474	COMPANY Lexington Ins Co	
CODE: AGENCY CUSTOMERID#: INSURED Seachase Owners Association Inc c/o Seachase Owners Association Inc 25240 Perdido Beach Blvd Orange Beach, AL 36561	SUB CODE:	LOAN NUMBER N/A	POLICY NUMBER
		EFFECTIVE DATE 04/05/2020	EXPIRATION DATE 04/05/2021
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION**LOCATION/DESCRIPTION**

Loc # 1, Bldg # 1, 25240 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 1 (Center)
 Loc # 1, Bldg # 2, 25174 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 2 (West)
 Loc # 1, Bldg # 3, 25250 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 3 (East)

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Building Special BPP Special	\$16,420,615 \$100,000	\$5,000 \$5,000
Loc # 1, Bldg # 2 Building Special BPP Special	\$19,293,773 \$60,000	\$5,000 \$5,000
Loc # 1, Bldg # 3 Building Special BPP Special SEE ATTACHED ACORD 101	\$17,589,095 \$120,000	\$5,000 \$5,000

REMARKS (Including Special Conditions)

Special Conditions:

All policies are subject to the exclusions and limitations of the policy forms.

SEE ATTACHED ACORD 101

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW N/A DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

ADDITIONAL INTEREST

For Information Only Visit www.eoidirect.com to order a valid certificate of Insurance, Loan Number: N/A	MORTGAGEE LOSSPAYEE LOAN# N/A	ADDITIONAL INSURED Proof of Master Assn Coverage Only
	AUTHORIZED REPRESENTATIVE	

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Fisher Brown Bottrell Insurance, Inc.		NAMED INSURED Seachase Owners Association, Inc. 25240 Perdido Beach Blvd Orange Beach, AL 36561	
POLICY NUMBER 41LX0603688191			
CARRIER Lexington Insurance Company	NAIC CODE 19437	EFFECTIVE DATE: 04/05/2020	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Coverage Information:

Named Storm Annual Agg: 1% per bldg (sub to \$25k min) / \$25k All Other Wind/Hail
Replacement Cost, Agreed Value Co-Insurance Waived
Ordinance or Law Full Coverage A Combined B&C \$2,000,000
Equipment Breakdown Included, Walls In per Alabama Statute

Remarks:

Deductible \$1,250
Rated Zone X
Current Zone VE
Grandfathered - Yes

Flood Center Tower - American Bankers Ins Co of FL Policy # 75059504182019
Effective 11/10/19 - 11/10/20
Building \$14,000,000
Deductible \$1,250
Rated Zone X
Current Zone VE
Grandfathered - Yes

Flood West Tower - American Bankers Ins Co of FL Policy # 75059504192019
Effective 11/10/19 - 11/10/20
Building \$18,250,000
Deductible \$1,250
Rated Zone X
Current Zone VE
Grandfathered - Yes

Owners Insurance Company GENERAL LIABILITY POLICY # 78403522
Policy Term: 7/11/2020-7/11/2021
General Aggregate: \$2,000,000
Each Occurrence: \$1,000,000

Great American Alliance Insur. Company UMBRELLA Policy #UM30195245
Policy Term: 7/11/2020-7/11/2021
General Aggregate: \$45,000,000
Each Occurrence: \$45,000,00

Great American Assurance Company CRIME Policy #SSA39256740939601
Policy Term: 7/11/2020-7/11/2021
Employee Theft
Limit: \$250,000
Deductible: \$2,500

Great American Assurance D&O Policy #EPPE45591101
Policy Term: 7/11/2020-7/11/2021
Directors & Officers Coverage
Limit: \$1,000,000
Deductible: \$5,000



Policy Number: 75059504182019

ASSURANT®

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337

Standard Policy

Type: New Business

Policy Period: 11/10/2019 To 11/10/2020

Original New Business Effective Date: 01/01/2000

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 11/10/2019 at 12:01 AM

Address Info

Producer Name and Mailing Address:

FISHER BROWN BOTTRELL INSURANCE INCORPORATED
FISHER BROWN INSURANCE
19 W GARDEN ST STE 300
PENSACOLA, FL 32502-5650

Insured Name and Mailing Address:

SEACHASE OWNERS ASSOCIATION
CENTER TOWER
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

NFIP Policy Number: 7505950418

Agent/Agency #: 08151-00633-000

Reference #:

Phone #: (850) 432-7474

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

CENTER TOWER
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

Building Description:

Other Residential
Three or More Floors
Slab On Grade
High Rise
Main House
CONDOMINIUM HIGH RISE

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: X Current Zone: VE

Community Number: 01 5011 0000

Community Name: ORANGE BEACH, CITY OF

Grandfathered: Yes

Post-Firm Construction

Program Type: Regular

Newly Mapped into SFHA:

Elev Diff: N/A

Elevated Building: N

Includes Addition(s) and Extension(s)

Replacement Cost: \$15,544,000

Number of Units: 56

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	14,000,000	1.310 / .073	1,250	14-	12,371.00	Premium Subtotal:	12,820.00
Contents:	29,900	1.690 / .530	1,250		449.00	Multiplier:	
Contents Location:	Lowest Floor Above Ground Level and Higher Floors					ICC Premium:	8.00
						CRS Discount:	641.00
						Reserve Fund Assmt:	1,828.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	16,265.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.



Policy Number: 75059504192019

ASSURANT® FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337

Standard Policy

Type: New Business

Policy Period: 11/10/2019 To 11/10/2020

Original New Business Effective Date: 01/01/2000

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 11/10/2019 at 12:01 AM

Address Info

Producer Name and Mailing Address:

FISHER BROWN BOTTRELL INSURANCE INCORPORATED
FISHER BROWN INSURANCE
19 W GARDEN ST STE 300
PENSACOLA, FL 32502-5650

Insured Name and Mailing Address:

SEACHASE OWNERS ASSOCIATION
WEST TOWER
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

NFIP Policy Number: 7505950419

Agent/Agency #: 08151-00633-000

Reference #:

Phone #: (850) 432-7474

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

WEST TOWER
25174 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: X Current Zone: VE

Community Number: 01 5011 0838 K

Community Name: ORANGE BEACH, CITY OF

Grandfathered: Yes

Post-Firm Construction

Program Type: Regular

Building Description:

Other Residential
Three or More Floors
Slab On Grade
High Rise
Main House
CONDOMINIUM HIGH RISE

Newly Mapped into SFHA:

Elev Diff: N/A

Elevated Building: N

Includes Addition(s) and Extension(s)

Replacement Cost: \$19,130,020

Number of Units: 73

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	18,250,000	1.310 / .073	1,250	14-	15,474.00	Premium Subtotal:	15,923.00
Contents:	29,900	1.690 / .530	1,250		449.00	Multiplier:	
Contents Location:	Lowest Floor Above Ground Level and Higher Floors					ICC Premium:	8.00
						CRS Discount:	797.00
						Reserve Fund Assmt:	2,270.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	19,654.00
Coverage Limitations May Apply. See Your Policy Form for Details.							

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.



Policy Number: 75059202102020

FLOOD POLICY DECLARATIONS**ASSURANT®** American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337

Standard Policy

Type: Renewal

Policy Period: 05/23/2020 To 05/23/2021

Original New Business Effective Date: 05/23/2007

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 05/23/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:FISHER BROWN BOTTRELL INSURANCE INCORPORATED
FISHER BROWN INSURANCE
19 W GARDEN ST STE 300
PENSACOLA, FL 32502-5650**Insured Name and Mailing Address:**SEACHASE OWNERS ASSN INC.
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

NFIP Policy Number: 7505920210

Agent/Agency #: 08151-00633-000

Reference #:

Phone #: (850) 432-7474

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:EAST TOWER
25250 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3101**Building Description:**Other Residential
Three or More Floors
Slab On Grade
High Rise
Main House

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: B Current Zone: VE

Community Number: 01 5011 0667 H

Community Name: ORANGE BEACH, CITY OF

Grandfathered: Yes

Post-Firm Construction

Program Type: Regular

Newly Mapped into SFHA:

Elev Diff: N/A

Elevated Building: N

Includes Addition(s) and Extension(s)

Replacement Cost: \$14,223,533

Number of Units: 58

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	14,500,000	1.320 / .074	1,250	14-	12,897.00	Premium Subtotal:	13,390.00
Contents:	32,700	1.710 / .850	1,250		493.00	Multiplier:	
Contents Location:	Lowest Floor Only Above Ground Level					ICC Premium:	8.00
						CRS Discount:	670.00
						Reserve Fund Assmt:	2,291.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	17,269.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

IMPORTANT INFORMATION ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits, and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property, as contained in FEMA's database, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent (refer to your Declarations Page on the reverse side).