



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 &amp; 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
						<b>Total Premium Paid:</b>	<b>19,654.00</b>

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](http://www.fema.gov/cost-of-flood) for more information about the risk of flooding and how it impacts the cost of flood insurance.



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## 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).