

ACORD™ EVIDENCE OF PROPERTY INSURANCE

DATE
04/10/2026

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 Marsh McLennan Agency 19 West Garden Street, Suite 300 Pensacola, FL 32502 Fax: (850) 438-4678		PHONE (A/C, No, Ext): (850) 432-7474	COMPANY Lexington Insurance Company - Primary	
CODE:	SUB CODE:	For Information Only		
AGENCY CUSTOMER ID#:	INSURED Seachase Owners Association Inc c/o Seachase Owners Association Inc 25240 Perdido Beach Blvd Orange Beach, AL 36561			
LOAN NUMBER N/A	POLICY NUMBER	EFFECTIVE DATE 4/5/2026	EXPIRATION DATE 4/5/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED: VDG				

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc # 1, Bldg # 1, 25240 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 1 (Center) - 56 units
 Loc # 1, Bldg # 2, 25174 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 2 (West) - 73 Units
 Loc # 1, Bldg # 3, 25250 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 3 (East) - 58 Units

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Layered Property Property Policies, Lexington Ins. Co. Primary 10m Cause of Loss Special Form, Replacement Cost, Co-Insurance NIL, ALL IN COVERAGE **Deductibles \$10,000 All Other Perils per occurrence, Except Named Storm 3% Minimum Per Occurrence \$50,000, All other Wind \$50,000 Minimum Per Occurrence Sublimit: Ordinance or Law A Included, B/C Combined 10% per Building Equipment Breakdown Included Bldg #1 - Center Condominium Building 56 Units Bldg #2 - West Condominium Building 73 Units Bldg #2 - West Parking Deck Bldg #3 - East Condominium Building 58 Units Bldg #3 - East Parking Deck Auxillary Items Scheduled not blanket	\$23,155,773 \$27,390,610 \$993,843 \$24,520,373 \$8894,934 \$3,737,590	\$10,000** \$10,000** \$10,000** \$10,000** \$10,000** \$10,000

REMARKS (Including Special Conditions)

Effective 4/5/2027-2027 Layered Schedule, Follow Form of Primary Policy
 Lexington Ins. Co. Primary 10m Policy Number shown above
 Shared 30M Limit excess of 10m: HDI Specialty Ins. Co. Policy #JEM26XS1224, 10m limit
 Lloyds London Policy # S2510118478501, 10m limit, Mt Hawley Ins. Co. Pol #MCP0180895, 10m limit
 Shared \$41,418,123 Limit excess of 30M: Kinsale Ins Co Pol #01003615931, 10m Limit
 Acceptance Indemnity Ins. Co. Pol # IMP400458900, \$41,418,123 Limit
 All policies are subject to the exclusions and limitations of the policy forms.

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.egidirect.com to order a valid certificate of Insurance, Loan Number: N/A	MORTGAGEE	ADDITIONAL INSURED
	LOSSPAYEE	<input checked="" type="checkbox"/> Proof of Master Assn Coverage Only
LOAN # N/A		
AUTHORIZED REPRESENTATIVE		



ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/06/2025 (12:01 a.m.) to 08/06/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505932733

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSN INC
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

EAST PARKING DECK
25250 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3101

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1996	Primary Residence: No
Building Occupancy: Non-Residential Building	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.50 ft
Building Description: Commercial	Replacement Cost: \$ 1,064,000
Property Description: ELEVATED WITHOUT ENCLOSURE, THREE OR MORE FLOORS	

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 500,000	\$ 1,250	\$ 3,781.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 72.00
		Community Rating System Discount:	\$ -731.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 3,122.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -691.00
Discounted Premium:	\$ 2,431.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 438.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 3,166.00
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Coverage limitations may apply. See your NFIP General Property Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7505932733



ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/06/2025 (12:01 a.m.) to 08/06/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505932732

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSN INC
25240 PERDIDO BEACH BLVD
WEST PARKING DECK
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

25174 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3105

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1985	Primary Residence: No
Building Occupancy: Non-Residential Building	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.50 ft
Building Description: Commercial	Replacement Cost: \$ 957,000
Property Description: ELEVATED WITHOUT ENCLOSURE, TWO FLOORS	

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 500,000	\$ 1,250	\$ 5,973.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -1,171.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 4,877.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -586.00
Discounted Premium:	\$ 4,291.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 772.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 5,360.00
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Coverage limitations may apply. See your NFIP General Property Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.



ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ

Revised Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 05/23/2025 (12:01 a.m.) to 05/23/2026 (12:01 a.m.)

Endorsement Effective Date: 05/23/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505920210

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSN INC.
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

EAST TOWER
25250 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3101

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1995
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 58
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 25,279,000

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 14,500,000	\$ 1,250	\$ 21,823.00
Contents	\$ 41,000	\$ 1,250	\$ 266.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -4,394.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 17,770.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -3,152.00
Discounted Premium: \$ 14,618.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,631.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,520.00

TOTAL REVISED ANNUAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES \$ 19,019.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7505920210



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 11/10/2025 (12:01 a.m.) to 11/10/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505950419

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

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

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

WEST TOWER
25174 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-0000

Loan Number:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1996
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 73
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.25 ft
Replacement Cost: \$ 27,836,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 18,250,000	\$ 1,250	\$ 22,872.00
Contents	\$ 41,000	\$ 1,250	\$ 253.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -4,601.00
Coinsurance penalty may apply. See your Policy Form for Details.			Full Risk Premium Excluding Fees and Surcharges: \$ 18,599.00

STATUTORY DISCOUNTS

\$ 0.00
Discounted Premium: \$ 18,599.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 3,348.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,670.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 23,867.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

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 to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: 7505950419



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 11/10/2025 (12:01 a.m.) to 11/10/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505950418

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

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

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

25240 PERDIDO BEACH BLVD CENTER TOWER
ORANGE BEACH, AL 36561-0000

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1985
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 56
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 23,522,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 14,000,000	\$ 1,250	\$ 17,334.00
Contents	\$ 41,000	\$ 1,250	\$ 229.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -3,489.00
Coinsurance penalty may apply. See your Policy Form for Details.			Full Risk Premium Excluding Fees and Surcharges: \$ 14,149.00

STATUTORY DISCOUNTS

\$ 0.00
Discounted Premium: \$ 14,149.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,547.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,500.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 18,446.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

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 to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: 7505950418