

CRYSTAL SHORES WEST
INSURANCE COVERAGE
MAY 2015 – MAY 2016

PROPERTY COVERAGE

Wind Storm	5/1/14 – 5/1/15	\$23,818,610 3% Ded.	\$97,301.00
Landmark/RSVI		\$5000 ded. all other peril	
General Liability	5/1/14 – 5/1/15	\$1,000,000/\$2,000,000 Frankenmuth Insurance	2,894.00
Umbrella Liability	5/1/14 – 5/1/15	\$15,000,000 Federal Insurance	1,866.00
Boiler/Machinery	5/1/14 – 5/0/15	\$20,650,000 \$5,000 ded. Great American Insurance	1085.00
Crime	5/1/14 – 5/1/15	\$300,000 CNA Insurance	816.00
Directors/Officers	5/01/14 – 5/1/15	\$1,000,000/1,000,000 CNA Insurance	<u>1259.00</u> \$105,251.00

Contacts for Certificates of Property Coverage

Agent – Pete Stritzinger – Marengo Insurance Agency
Certificate of Insurance – Deborah Griffith – 334-289-0828
334-289-1812-fax

Marengo Insurance Agency
107 West Washington St.
Demopolis, AL 36732

Flood Insurance

Auto Owners \$24,747,000 \$20,882.00

Marengo Insurance – same as above
5/18/15 – 5/18/16

For Certificate of Insurance for Flood: Deborah Griffith – 334-289-0828
334-289-1812-fax

MARENGO INSURANCE AGENCY INC
 PO BOX 1045
 DEMOPOLIS, AL 36732-1045

NFIP Policy Number: 3002114112
 Company Policy Number: 3002114112



Agency Code: 17047900
 Policy Term: 05/18/2015 12:01 AM through 05/18/2016 12:01 AM
 Renewal Billing Payor: INSURED
 To report a claim, call: (877) 254-6819
 Agency Phone: 3342890828

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
 RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
CRYSTAL SHORES WEST, COA INC. P.O. BOX 135 GULF SHORES, AL 36547	CRYSTAL SHORES WEST, COA INC. P.O. BOX 135 GULF SHORES, AL 36547

COMPANY MAILING ADDRESS	PROPERTY LOCATION
AUTO-OWNERS INSURANCE COMPANY PO BOX 912398 DENVER, CO 80291-2398	931 W BEACH BLVD GULF SHORES, AL 36542-6369

DESCRIPTION: CONDO ASSOCIATION

RATING INFORMATION		PROPERTY LOCATION	
BUILDING OCCUPANCY: OTHER RESIDENTIAL	DATE OF CONSTRUCTION: 04/06/2006	COMMUNITY NUMBER: 015005 1077 L	REGULAR PROGRAM
CONDOMINIUM INDICATOR: RCBAP HIGH RISE	COMMUNITY NAME: GULF SHORES, CITY OF	CURRENT FLOOD ZONE: AE	
NUMBER OF UNITS: 108	GRANDFATHERED: NO	FLOOD RISK/RATED ZONE: AE	
PRIMARY RESIDENCE: NO	FLOOD RISK/RATED ZONE: AE	ELEVATION DIFFERENCE: 0	
ADDITIONS/EXTENSIONS: N/A	REPLACEMENT COST: \$25,001,233		
BUILDING TYPE: THREE OR MORE FLOORS			
ELEVATED BUILDING TYPE: ELEVATED			
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS			

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	
FIRST MORTGAGEE:	LOAN NUMBER: N/A
SECOND MORTGAGEE:	LOAN NUMBER: N/A
ADDITIONAL INTEREST:	LOAN NUMBER: N/A
DISASTER AGENCY:	CASE FILE NUMBER: N/A DISASTER AGENCY:

PREMIUM CALCULATION —								Standard
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$24,747,000	\$2,000	\$175,000	1.440	\$24,572,000	0.064	(\$55.00)	\$18,191.00
CONTENTS	\$0	\$0	\$0	0.690	\$0	0.120	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$18,191.00
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT: 10%	(\$1,820.00)
RESERVE FUND ASSESSMENT: 15.0%	\$2,456.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$18,832.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$1,800.00
TOTAL:	\$20,882.00

**Zero Balance Due
This Is Not A Bill**

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.
 Policy issued by AUTO-OWNERS INSURANCE COMPANY

