

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 6/3/2021

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST. PHONE (A/C, No, Ext): 251-967-3323 Underwriters at Lloyd's, London Whitehaven Insurance Services, LLC One Lime Street 2201 Oyster Bay Lane London, EC3M 7HA Gulf Shores, AL 36542 E-MAIL ADDRESS: kelly.henderson@whitehaveninsurance.co FAX (A/C, No): 251-967-3324 CODE: SUB CODE: AGENCY CUSTOMER ID #: BOARCON-01 INSURED LOAN NUMBER POLICY NUMBER BOARDWALK CONDOMINIUM OWNERS ASSN, INC. YOUR LOAN # 01-7590152379-S-01 P O BOX 2839 GULF SHORES, AL 36547 FFFECTIVE DATE **EXPIRATION DATE** CONTINUED UNTIL 05/01/2021 05/01/2022 TERMINATED IF CHECKED THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION LOCATION INSURED: 409 EAST BEACH BOULEVARD GULF SHORES AL 1 BUILDING; 10 STORIES; 70 UNITS; RESIDENTIAL CONDOMINIUM ASSOCIATION COVERAGE INCLUDES "ALL IN" ENDORSEMENT(NO UPGRADES); COVERAGE INCLUDES REPLACEMENT COST VALUATION; CO-INSURANCE DOES NOT APPLY COVERAGE INCLUDES ORDINANCE OR LAW ENDORSEMENT; EQUIPMENT BREAKDOWN INCLUDED 10 DAY NOTICE OF CANCELLATION THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. **COVERAGE INFORMATION** AMOUNT OF INSURANCE DEDUCTIBLE COVERAGE / PERILS / FORMS PROPERTY: SPECIAL FORM INCLUDING WIND/HAIL/WIND DRIVEN RAIN/EARTHQUAKE/EQUIPMENT BRKDN 5,000 11 821 855 DEDUCTIBLES: \$25,000 NAMED STORM WIND/HAIL/WIND DRIVEN RAIN PER OCCURRENCE 25,000 DEDUCTIBLES: \$25,000 ALL OTHER WIND; \$5,000 EQUIPMENT BREAKDWON *FLOOD** AMERICAN BANKERS.; POL# 01200860972021; RCBAP; EFF 6/5/2021- 6/5/2022 1.250 13,701,700 NUMBER OF UNITS 70; RCV \$12,456,100; CURRENT/RATED FLOOD ZONE "AE"; GRANDFATHERED ANNUAL PREMIUM \$16,126 **REMARKS (Including Special Conditions)** AS RESPECTS: UNIT OWNER NAME AND UNIT # CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST NAME AND ADDRESS MORTGAGEE ADDITIONAL INSURED LOSS PAYEE LOAN# ***FOR ASSOCIATION USE ONLY*** YOUR LOAN # PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF INSURANCE AUTHORIZED REPRESENTATIVE FOR YOUR MORTGAGE COMPANY,



ASSURANT®

Policy Number: 01200860972021

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337



010101

Type: Renewal

Standard Policy

Policy Period: 06/05/2021 To 06/05/2022

Original New Business Effective Date: 06/05/1997

Reinstatement Date:

Form: RCBAP

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

These Declarations are effective

as of: 06/05/2021 at 12:01 AM

Producer Name and Mailing Address:

WHITEHAVEN INSURANCE SVCS LLC

PO BOX 378

GULF SHORES, AL 36547-0378

 $\begin{array}{l} \textbf{Insured Name and Mailing Address:} \\ \textbf{BOARDWALK CONDO ASSN INC} \end{array}$

PO BOX 2839

GULF SHORES, AL 36547-2839

NFIP Policy Number: 0120086097 Agent/Agency #: 70001-02856-000

Reference #:

Type

Phone #: (251) 967-3323

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Location:

409 E BEACH BLVD GULF SHORES, AL 36542 **Building Description:** Other Residential

Three or More Floors Elevated With Enclosure

High Rise

Primary Residence: N Premium Payor: Insured

Flood Risk/Rated Zone: AE Current Zone: AE

Rates

Community Number: 01 5005 1081 L Community Name: GULF SHORES, CITY OF

Grandfathered: Yes Post-Firm Construction Program Type: Regular

Coverage

Newly Mapped into SFHA:

Elev Diff:

Sub Total

Elevated Building: Y

Includes Addition(s) and Extension(s)

Premium Calculation

Replacement Cost: \$12,456,100

Number of Units: 70

Coverage & Rating

Mortgage Info

Address Info

Property Info

Building: 13,701,700	1.440 / .078	1,250	13 -	13,058.00	Premium Subtotal:	13,058.00
Contents:					Multiplier:	
Contents					ICC Premium:	8.00
Location:					CRS Discount:	1,307.00
					Reserve Fund Assmt:	2,117.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD					HFIAA Surcharge:	250.00
FLOOD INSURANCE POLICY.					Federal Policy Fee:	2,000.00
					Probation Surcharge:	.00
					Endorsement Amount:	.00
Coverage Limitations May Apply. See Your Policy Form for Details.					Total Premium Paid:	16,126.00

Discount

Deduct

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.