



FEMA

WHITEHAVEN INSURANCE SERVICES LLC  
2201 OYSTER BAY LN  
GULF SHORES, AL 36542-4000

Agency Phone: (251) 967-3323

NFIP Policy Number: RL10805998  
Company Policy Number: RL10805998  
Agent: WHAVEN3654

Payor: INSURED  
Policy Term: 06/05/2022 12:01 AM - 06/05/2023 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

**NEW FLOOD INSURANCE POLICY DECLARATIONS**  
NATIONAL FLOOD INSURANCE PROGRAM

**DELIVERY ADDRESS**

BOARDWALK CONDO ASSN INC  
PO BOX 2839  
GULF SHORES, AL 36547-2839

**INSURED NAME(S) AND MAILING ADDRESS**

BOARDWALK CONDO ASSN INC  
PO BOX 2839  
GULF SHORES, AL 36547-2839

**COMPANY MAILING ADDRESS**

NFIP DIRECT  
PO BOX 913111  
DENVER, CO 80291-3111

**INSURED PROPERTY LOCATION**

409 E BEACH BLVD  
GULF SHORES, AL 36542

**BUILDING DESCRIPTION:** ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
**BUILDING DESCRIPTION DETAIL:** N/A

**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 70 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S)  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

**REPLACEMENT COST VALUE:** \$12,500,000  
**DATE OF CONSTRUCTION:** 01/01/1985  
**CURRENT FLOOD ZONE:** AE  
**FIRST FLOOR HEIGHT (FEET):** 0.3  
**FIRST FLOOR HEIGHT METHOD:** FEMA DETERMINED

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

**FIRST MORTGAGEE:** **LOAN NO:** N/A

**SECOND MORTGAGEE:** **LOAN NO:** N/A

**ADDITIONAL INTEREST:** **LOAN NO:** N/A

**DISASTER AGENCY:** **CASE NO:** N/A

**DISASTER AGENCY:**

**RATE CATEGORY — RATING ENGINE**

**BUILDING:** COVERAGE DEDUCTIBLE  
\$12,500,000 \$1,250  
**CONTENTS:** N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**COMPONENTS OF TOTAL AMOUNT DUE**

**BUILDING PREMIUM:** \$214,359.00  
**CONTENTS PREMIUM:** \$0.00  
**INCREASED COST OF COMPLIANCE (ICC) PREMIUM:** \$75.00  
**MITIGATION DISCOUNT:** (\$0.00)  
**COMMUNITY RATING SYSTEM REDUCTION:** (\$7.00)  
**FULL RISK PREMIUM:** \$214,427.00  
**ANNUAL INCREASE CAP DISCOUNT:** (\$200,550.00)  
**STATUTORY DISCOUNTS:** (\$0.00)  
**DISCOUNTED PREMIUM:** \$13,877.00  
**RESERVE FUND ASSESSMENT:** \$2,498.00  
**HFIAA SURCHARGE:** \$250.00  
**FEDERAL POLICY FEE:** \$1,640.00  
**PROBATION SURCHARGE:** \$0.00  
**TOTAL ANNUAL PREMIUM:** \$18,265.00

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

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

Policy issued by: NFIP DIRECT

Insurer NAIC Number: 99999



File: 11046297

Page 1 of 1



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