



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/3/2023

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.

AGENCY Whitehaven Insurance Services, LLC 2201 Oyster Bay Lane Gulf Shores, AL 36542		PHONE (A/C, No, Ext): 251-967-3323	COMPANY Frontline Insurance Lake Mary, FL 32746	
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: info@whitehaveninsurance.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: BOARCON-01		LOAN NUMBER YOUR LOAN #		POLICY NUMBER 4682943556
INSURED BOARDWALK CONDOMINIUM OWNERS ASSN, INC. P O BOX 2839 GULF SHORES AL 36547		EFFECTIVE DATE 05/01/2023	EXPIRATION DATE 05/01/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
LOCATION INSURED: 409 EAST BEACH BOULEVARD GULF SHORES AL 36542

1 BUILDING; 10 STORIES; 70 UNITS; RESIDENTIAL CONDOMINIUM ASSOCIATION
 COVERAGE INCLUDES "ALL IN" ENDORSEMENT(NO UPGRADES);
 COVERAGE INCLUDES REPLACEMENT COST VALUATION;
 COVERAGE INCLUDES ORDINANCE OR LAW ENDORSEMENT;
 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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
PROPERTY: SPECIAL FORM INCLUDING WIND/HAIL/WIND DRIVEN RAIN DEDUCTIBLES: \$25,000 WIND/HAIL/WIND DRIVEN RAIN PER OCCURRENCE ADDITIONAL COVERAGE OF \$50,000 BUSINESS PERSONAL PROPERTY EQUIPMENT BREAKDOWN: TRAVELERS INS CO; POL#7S98296-8	11,821,855	5,000 25,000
FLOOD NATIONAL FLOOD; POL# RL10805998; RCBAP; EFF 6/5/2022- 6/5/2023 NUMBER OF UNITS 70; RCV \$12,500,000; CURRENT/RATED FLOOD ZONE "AE"; GRANDFATHERED ANNUAL PREMIUM \$18,265	11,821,855	5,000
	12,500,000	1,250

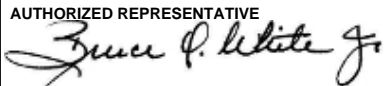
REMARKS (Including Special Conditions)

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	
<p>***FOR ASSOCIATION USE ONLY*** PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF INSURANCE FOR YOUR MORTGAGE COMPANY,</p>	LOAN #	
	YOUR LOAN #	
	AUTHORIZED REPRESENTATIVE 	



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.

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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