



LIFE • HOME • CAR • BUSINESS
MARENGO INSURANCE AGENCY INC
PO BOX 1045
DEMOPOLIS, AL 36732-1045

Agency Phone: (334) 289-0828

NFIP Policy Number: 3002114112
Company Policy Number: 3002114112

Agency Code: 17047900
Payor: INSURED
Policy Term: 05/18/2023 12:01 AM - 05/18/2024 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://auto-owners.manageflood.com>
(888) 481-1140

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CRYSTAL SHORES WEST, COA INC.
P.O. BOX 135
GULF SHORES, AL 36547

INSURED NAME(S) AND MAILING ADDRESS

CRYSTAL SHORES WEST, COA INC.
P.O. BOX 135
GULF SHORES, AL 36547



COMPANY MAILING ADDRESS

AUTO-OWNERS INSURANCE COMPANY
PO BOX 912398
DENVER, CO 80291-2398

INSURED PROPERTY LOCATION

931 W BEACH BLVD
GULF SHORES, AL 36542-6369

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 108 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 14 FLOOR(S)
PRIOR NFIP CLAIMS: 1 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$32,407,442.00

DATE OF CONSTRUCTION: 04/06/2006

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 6.2

FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$27,000,000	\$2,000
CONTENTS:	\$100,000	\$2,000

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:	\$37,267.00
CONTENTS PREMIUM:	\$517.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$37,859.00
ANNUAL INCREASE CAP DISCOUNT:	(\$8,186.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$29,673.00
RESERVE FUND ASSESSMENT:	\$5,341.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,956.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$37,220.00

Zero Balance Due - This Is Not A Bill

Policy issued by: AUTO-OWNERS INSURANCE COMPANY

Insurer NAIC Number: 18988



File: 28823205

Page 1 of 1



DocID: 217757914

Printed 05/08/2023

0509 29P1F6R8BE03 B:3 001100 002559 002/003 5117-5120