

# Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

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

Agency Phone: (334) 289-0828

NFIP Policy Number: 3002088039  
Company Policy Number: 3002088039

Agency Code: 17047900  
Payor: INSURED  
Policy Term: 08/18/2023 12:01 AM - 08/18/2024 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 TOWER CONDOMINIUM ASSOCIATION, INC.  
P.O. BOX 3813  
GULF SHORES, AL 36547

### INSURED NAME(S) AND MAILING ADDRESS

CRYSTAL TOWER CONDOMINIUM ASSOCIATION, INC.  
P.O. BOX 3813  
GULF SHORES, AL 36547

### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

1010 W BEACH BLVD  
GULF SHORES, AL 36542-6244

### RATING INFORMATION

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 170 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 20 FLOOR(S)  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

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

**REPLACEMENT COST VALUE:** \$44,084,851.00  
**DATE OF CONSTRUCTION:** 06/15/2006

**CURRENT FLOOD ZONE:** AE  
**FIRST FLOOR HEIGHT (FEET):** 8.5  
**FIRST FLOOR HEIGHT METHOD:** ELEVATION CERTIFICATE

### 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:** N/A

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$42,500,000	\$1,250
<b>CONTENTS:</b>	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](https://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

<b>BUILDING PREMIUM:</b>	\$35,320.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$0.00)
<b>FULL RISK PREMIUM:</b>	\$35,395.00
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$5,202.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	\$30,193.00
<b>RESERVE FUND ASSESSMENT:</b>	\$5,435.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$2,080.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	\$37,958.00

Zero Balance Due - This Is Not A Bill

Policy issued by: AUTO-OWNERS INSURANCE COMPANY

Insurer NAIC Number: 18988



File: 29363707

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