



Policy Number: RL10805998

Policy Term: June 05, 2024 at (12:01 a.m.) - June 05, 2025 at (12:01 a.m.)

Policy Form: RCBAP

Policy Declarations Type: Renewal Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 409 E BEACH BLVD  
GULF SHORES, AL 36542

To report a claim visit <https://my.nfipdirect.fema.gov>

or call us at: (800) 767-4341

## FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

### Policyholders(s)/Mailing Address:

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

### Agent:

WHAVEN3654, WHITEHAVEN INSURANCE  
SERVICES LLC  
2201 OYSTER BAY LN  
GULF SHORES, AL 36542-4000  
(251) 967-3323  
SCOTT.HARRIS@WHITEHAVENINSURANCE.COM

Insurer NAIC Number: 99999

## Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$13,703,000	\$1,250
Contents	N/A	N/A

Coverage limitations may apply. See your Policy Form for details.

**\$25,243.00**

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

Payor: Policyholder(s)

## Premium Details

Building Premium	\$20,917.00
Contents Premium	\$0.00
Increased Cost of Compliance (ICC) Premium	\$75.00
Mitigation Discounts	(\$0.00)
Community Rating System Discount	(\$0.00)
<b>Full-Risk Premium</b>	<b>\$20,992.00</b>
Statutory Discounts	
• Annual Increase Cap Discount	(\$1,201.00)
<b>Discounted Premium</b>	<b>\$19,791.00</b>
Fees and Surcharges	
• Reserve Fund Assessment	\$3,562.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250.00
• Federal Policy Fee	\$1,640.00
<b>Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b>	<b>\$25,243.00</b>

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