

# SELECTIVE

BE UNIQUELY INSURED®

WHITEHAVEN INSURANCE SERVICES LLC  
PO BOX 378  
GULF SHORES, AL 36547-0378

Agency Phone: (251) 967-3323

NFIP Policy Number: 0005121467  
Company Policy Number: FLD5121467  
Agent: BRUCE WHITE

Payor: INSURED  
Policy Term: 05/18/2024 12:01 AM - 05/18/2025 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

CRYSTAL SHORES WEST COA INC  
PO BOX 135  
GULF SHORES, AL 36547

### INSURED NAME(S) AND MAILING ADDRESS

CRYSTAL SHORES WEST COA INC  
PO BOX 135  
GULF SHORES, AL 36547

### COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

### 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)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$43,000,000.00

DATE OF CONSTRUCTION: 04/06/2006

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 7.5

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
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](http://FloodSmart.gov/floodcosts).

ENDORSEMENT EFFECTIVE DATE: 05/18/2024 12:01 AM

ENDORSEMENT PREMIUM: \$0.00

CHANGES APPLIED TO:  
RATING ELEMENTS

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$52,034.00
CONTENTS PREMIUM:	\$604.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$52,713.00
ANNUAL INCREASE CAP DISCOUNT:	(\$17,699.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$35,014.00
RESERVE FUND ASSESSMENT:	\$6,303.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,956.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$43,523.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$43,523.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

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: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 30444450

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