



FEMA



**Policy Number:** RL10805998

**Policy Term:** 06/05/2025 (12:01 a.m.) -  
06/05/2026 (12:01 a.m.)

**Policy Form:** RCBAP

**Policy Declarations Type:** Revised Policy Declarations

**Rate Category:** Rating Engine

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

## FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. [THIS IS NOT A BILL.](#)

**Policyholder(s)/Mailing Address:**

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

**Agent:**

Sunstar Insurance Group, LLC  
2201 OYSTER BAY LN  
GULF SHORES, AL 36542  
scott.harris@whitehaveninsurance.com  
(251) 967-3323  
**Insurer NAIC Number:** 99999

### Policy Coverages & Endorsements

| COVERAGE | LIMIT | DEDUCTIBLE |
|----------|-------|------------|
|----------|-------|------------|

|          |              |         |
|----------|--------------|---------|
| Building | \$16,200,000 | \$1,250 |
|----------|--------------|---------|

|          |     |     |
|----------|-----|-----|
| Contents | N/A | N/A |
|----------|-----|-----|

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

**\$23,091**

Total Annual Payment

Includes Premium, Discounts, Fees, and  
Surcharges

**Payor:** Insured

### Premium

|                                                                         |                 |
|-------------------------------------------------------------------------|-----------------|
| <i>Building Premium</i>                                                 | <b>\$17,892</b> |
| Contents Premium                                                        | \$0             |
| <i>Increased Cost of Compliance (ICC) Premium</i>                       | <b>\$75</b>     |
| <b>Full-Risk Premium</b>                                                | <b>\$17,967</b> |
| <b>Discounted Premium</b>                                               | <b>\$17,967</b> |
| Fees and Surcharges                                                     |                 |
| • Reserve Fund Assessment                                               | \$3,234         |
| • Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge | \$250           |
| • Federal Policy Fee                                                    | \$1,640         |
| <b>Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b>   | <b>\$23,091</b> |



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## Location and Property Information

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|                                                    |                                                                        |
|----------------------------------------------------|------------------------------------------------------------------------|
| <b>Primary Residence</b>                           | NO                                                                     |
| <b>Building Occupancy</b>                          | Residential Condo Building                                             |
| <b>Building Description</b>                        | Entire Residential Condominium Building                                |
| <b>First Floor Height</b>                          | 9.4 ft.                                                                |
| <b>Method Used to Determine First Floor Height</b> | EC                                                                     |
| <b>Property Description</b>                        | Elevated with enclosure on piers, posts & piles, 10 Floor(s),<br>Other |
| <b>Number of Units</b>                             | 70                                                                     |
| <b>Date of Construction</b>                        | 01-01-1985                                                             |
| <b>Prior NFIP Claims</b>                           | 0 claim(s)                                                             |
| <b>Replacement Cost Value</b>                      | \$16,200,000.00                                                        |

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

## Lender Information

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For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).