EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 4/7/2020

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Whitehaven Insurance Services, LLC 2201 Oyster Bay Lane Gulf Shores, AL 36542	**PHONE (A/C, No, Ext):** 251-967-3323 **FAX (A/C, No):** 251-967-3324 **E-MAIL ADDRESS:** Barbara.Schillace@whitehaven **CODE:** **SUB CODE:** insurance.com **AGENCY CUSTOMER ID #:** GULFVIL-01
COMPANY Westchester Fire Insurance Company 1325 Avenue of the Americas New York, NY 10019	
INSURED GULF VILLAGE CONDOMINIUM OWNERS ASSOCIATION, INC PO BOX 2562 GULF SHORES AL 36547	**LOAN NUMBER** YOUR LOAN # **POLICY NUMBER** MMF15624012 001 **EFFECTIVE DATE** 03/31/2020 **EXPIRATION DATE** 03/31/2021 ☐ CONTINUED UNTIL TERMINATED IF CHECKED **THIS REPLACES PRIOR EVIDENCE DATED:**

PROPERTY INFORMATION

LOCATION/DESCRIPTION

LOCATION INSURED: 1027 & 1028 WEST BEACH BLVD GULF SHORES AL 36542

60 UNITS TOTAL; RESIDENTIAL CONDOMINIUM ASSOCIATION
COVERAGE INCLUDES REPLACEMENT COST VALUATION;
COVERAGE INCLUDES "ALL IN" ENDORSEMENT(Betterment's and improvements not included);
COVERAGE INCLUDES ORDINANCE OR LAW ENDORSEMENT AND EQUIPMENT BREAKDOWN

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
CARRIERS: FRAME BUILDINGS - UNDERWRITERS AT LLOYDS; POLICY # 01-7590138290-S-01; 3/31/2020-2021	$1,822,799	5,000
CARRIERS: MASONRY BUILDINGS - WESTCHESTER; POL# MMF15624012001; 3/31/2020-3/31/2021	$5,253,025	5,000
PROPERTY COVERAGE: SPECIAL FORM INCLUDES WIND/HAIL/WIND DRIVEN RAIN (breakdown below)		
DEDUCTIBLES: 3% NAMED STORM WIND/HAIL/WDR ALL BLDGS;		
DEDUCTIBLES: $25,000 ALL OTHER WIND; $25,000 EARTHQUAKE; $5,000 EQUIP BREAKDOWN		
BREAKDOWN:		
DUPLEXES (FRAME) UNITS 3 & 4; 8 & 9; 15 & 16; LLOYDS POLICY ($199,893 EACH)	$599,679	5,000 / 3%
COTTAGES (FRAME) UNITS 5, 6, 7, 12, 13, 14; LLOYDS POLICY ($83,303 EACH)	$499,818	5,000 / 3%
EAST TOWER (FRAME) UNITS 108-110 and 208-210; LLOYDS POLICY (6 UNITS)	$723,302	5,000 / 3%
CENTER TOWER (MASONRY) UNITS 101-107 & 201-207; WESTCHESTER (14 UNITS)	$1,016,140	5,000 / 3%
WEST TOWER (MASONRY) UNITS 111-117 & 211-217 & 311-317 & 411-417; WESTCHESTER (28 UNITS)	$4,236,885	5,000 / 3%
See Attached...		

REMARKS (Including Special Conditions)

AS RESPECTS: UNIT OWNER NAME AND UNIT #

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS	
FOR ASSOCIATION USE ONLY PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF INSURANCE FOR YOUR MORTGAGE COMPANY,	X MORTGAGEE ☐ ADDITIONAL INSURED ☐ LOSS PAYEE ☐ LOAN # YOUR LOAN # **AUTHORIZED REPRESENTATIVE** Bruce P. White Jr.

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ASSURANT®

Policy Number: 69060092042020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2016
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: AB00222447
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1027 W BEACH BLVD CENTER BLDG
GULF SHORES, AL 36542

Building Description:
Other Residential
Two Floors
Elevated Without Enclosure
Low Rise
Main House
Not Provided

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 M
Community Name: GULF SHORES, CITY OF
Grandfathered: No
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 4
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $1,113,600
Number of Units: 14

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	1,225,000	.260 / .080	1,250	12	2,480.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	2,480.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	249.00
Reserve Fund Assmt:	336.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	800.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	3,625.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69060026272020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2016
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: AB00222448
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1027 W BEACH BLVD EAST BLDG
GULF SHORES, AL 36542

Building Description:
Other Residential
Two Floors
Elevated Without Enclosure
Low Rise
Main House
Not Provided

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 6
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $749,224
Number of Units: 6

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	824,100	.260 / .080	1,250	7	1,300.00
Contents:					
Contents Location:					

Premium Calculation	
Premium Subtotal:	1,300.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	131.00
Reserve Fund Assmt:	177.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	400.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	2,004.00

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255562020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525556
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 12
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,000		227.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	227.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	24.00
Reserve Fund Assmt:	32.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	543.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255572020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525557
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 13
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,000		227.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	227.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	24.00
Reserve Fund Assmt:	32.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	543.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255582020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525558
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 14
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,000		227.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	227.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	24.00
Reserve Fund Assmt:	32.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	543.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255592020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525559
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 15 & 16
GULF SHORES, AL 36542

Building Description:
2-4 Family
One Floor
Elevated Without Enclosure
Low Rise
Main House
Not Provided

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 M
Community Name: GULF SHORES, CITY OF
Grandfathered: No
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 4
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $208,900
Number of Units: 2

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	229,800	.270 / .110	1,250	4	441.00
Contents:					
Contents Location:					

Premium Calculation	
Premium Subtotal:	441.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	45.00
Reserve Fund Assmt:	61.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	150.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	865.00

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255512020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525551
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 3 & 4
GULF SHORES, AL 36542

Building Description:
2-4 Family
Two Floors
Elevated Without Enclosure
Low Rise
Main House
Not Provided

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 M
Community Name: GULF SHORES, CITY OF
Grandfathered: No
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 4
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $208,900
Number of Units: 2

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	229,800	.260 / .080	1,250	4	396.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Premium Calculation	
Premium Subtotal:	396.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	40.00
Reserve Fund Assmt:	55.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	150.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	819.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255522020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525552
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 5
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,250	5	222.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	222.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	23.00
Reserve Fund Assmt:	31.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	538.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255532020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525553
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 6
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,000		227.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	227.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	24.00
Reserve Fund Assmt:	32.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	543.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255542020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525554
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 7
GULF SHORES, AL 36542

Building Description:
Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 3
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $88,200
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	97,000	.310 / .110	1,000		227.00
Contents:					
Contents Location:					

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Premium Calculation	
Premium Subtotal:	227.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	24.00
Reserve Fund Assmt:	32.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	50.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	543.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

ASSURANT®

Policy Number: 69615255552020

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337
Standard Policy

Type: Renewal
Policy Period: 03/31/2020 03/31/2021
Original New Business Effective Date: 03/31/2005
Reinstatement Date:
Form: RCBAP

For payment status, call: (800) 423-4403
These Declarations are effective
as of: 03/31/2020 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
GULF VILLAGE CONDO ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547-2562

NFIP Policy Number: 1961525555
Agent/Agency #: 70001-02856-000
Reference #:
Phone #: (251)967-3323

NAIC Number: 10111
Processed by:
Flood Service Center
P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:
1028 W BEACH BLVD BLDG 8 & 9
GULF SHORES, AL 36542

Building Description:
2-4 Family
Two Floors
Elevated Without Enclosure
Low Rise
Main House
Not Provided

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: AE **Current Zone:** AE
Community Number: 01 5005 1077 L
Community Name: GULF SHORES, CITY OF
Grandfathered: Yes
Post-Firm Construction
Program Type: Regular

Newly Mapped into SFHA:
Elev Diff: 5
Elevated Building: Y
No Addition(s)and Extension(s)
Replacement Cost: $208,900
Number of Units: 2

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total
Building:	229,800	.260 / .080	1,250	4	396.00
Contents:					
Contents Location:					

Premium Calculation	
Premium Subtotal:	396.00
Multiplier:	
ICC Premium:	8.00
CRS Discount:	40.00
Reserve Fund Assmt:	55.00
HFIAA Surcharge:	250.00
Federal Policy Fee:	150.00
Probation Surcharge:	.00
Endorsement Amount:	.00
Total Premium Paid:	819.00

THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

FEMA

WHITEHAVEN INSURANCE SERVICES LLC
2201 OYSTER BAY LN
GULF SHORES, AL 36542-4000

Agency Phone: (251) 967-3323

NFIP Policy Number: RL00056228
Company Policy Number: RL00056228
Agent: WHAVEN3654

Policy Term: 03/31/2020 12:01 AM **through** 03/31/2021 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: https://my.nfipdirect.fema.gov (800) 767-4341

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS

GULF VILLAGE CONDO ASSOCINC
PO BOX 2562
GULF SHORES, AL 36547

INSURED NAME(S) AND MAILING ADDRESS

GULF VILLAGE CONDO ASSOCINC
PO BOX 2562
GULF SHORES, AL 36547

COMPANY MAILING ADDRESS

NFIP DIRECT
PO BOX 913111
DENVER, CO 80291-3111

PROPERTY LOCATION

1027 W BEACH BLVD WEST BLDG
GULF SHORES, AL 36542-6203

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: CONDOMINIUM BUILDING

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE:	03/31/2011	**DATE OF CONSTRUCTION:**	02/15/1980
REINSTATEMENT DATE:	N/A	**COMMUNITY NUMBER:**	015005 1077 M REGULAR PROGRAM
BUILDING OCCUPANCY:	OTHER RESIDENTIAL	**COMMUNITY NAME:**	GULF SHORES, CITY OF
CONDOMINIUM INDICATOR:	RCBAP HIGH RISE	**CURRENT FLOOD ZONE:**	AE
NUMBER OF UNITS:	28	**GRANDFATHERED:**	YES
PRIMARY RESIDENCE:	NO	**FLOOD RISK/RATED ZONE:**	AE
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	**ELEVATION DIFFERENCE:**	-3
BUILDING TYPE:	THREE OR MORE FLOORS	**ELEVATED BUILDING TYPE:**	ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS	**REPLACEMENT COST:**	$4,571,260

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:

PREMIUM CALCULATION — Submit for Rate

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	**$4,571,300**	**$1,250**	$175,000	0.820	$4,396,300	0.046	($13.00)	$3,444.00
CONTENTS	**$0**	**$0**	$0	0.380	$0	0.120	$0.00	$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:		*$3,444.00*
SRL PREMIUM :	5%	$172.00
INCREASED COST OF COMPLIANCE:		$12.00
COMMUNITY RATING DISCOUNT:	0%	$0.00
RESERVE FUND ASSESSMENT:	15.0%	$544.00
PROBATION SURCHARGE:		$0.00
ANNUAL PREMIUM :		*$4,172.00*
HFIAA SURCHARGE:		$250.00
FEDERAL POLICY SERVICE FEE:		$2,000.00
TOTAL:		$6,422.00

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by NFIP DIRECT **Company NAIC:** 99999

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