



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 04/30/2026 (12:01 a.m.) to 04/30/2027 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 8704639150

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

BEACH WOOD VILLAS ASSN INC  
5440 FIRST COAST HIGHWAY  
AMELIA ISLAND MANAGEMENT  
AMELIA ISLAND, FL 32034

**Loan Number:**

**Producer Number:** 70163-23671-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

2127-2132 BEACHWOOD RD BLDG 13  
AMELIA ISLAND, FL 32034-0000

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

ARTHUR J GALLAGHER AND CO  
501 RIVERSIDE AVE STE 1000  
AJG RISK MANAGEMENT SVCS LLC  
JACKSONVILLE, FL 32202-4941  
833-391-6524

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1975  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: FEMA determined  
Building Description: Entire Residential Condo Building  
Property Description: SLAB ON GRADE, TWO FLOORS

Number Of Units: 6  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 1.10 ft  
Replacement Cost: \$ 1,912,300

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 1,500,000	\$ 1,250	\$ 537.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 10.00
			Community Rating System Discount: \$ -53.00
Coinsurance penalty may apply. See your Policy Form for Details.			<b>Full Risk Premium Excluding Fees and Surcharges:</b> \$ 494.00

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 494.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 89.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 282.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,115.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](https://www.floodsmart.gov/flood) to learn more about flood insurance.

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