



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: 8704639135

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

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

Loan Number:

Producer Number: 70163-23671-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2035-2038 BEACHWOOD RD BLDG 4
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: 4
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.10 ft
Replacement Cost: \$ 1,310,700

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	\$ 1,000,000	\$ 1,250	\$ 1,373.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 26.00
			Community Rating System Discount: \$ -180.00
Coinsurance penalty may apply. See your Policy Form for Details.			Full Risk Premium Excluding Fees and Surcharges: \$ 1,219.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -734.00
Discounted Premium: \$ 485.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 87.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 188.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 1,010.00

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.

NFIP POLICY NUMBER: 8704639135