



**ASSURANT**<sup>®</sup>

American Bankers Insurance  
Company of Florida

**Agent Contact Information**  
Acrisure Llc Dba Gulfshore  
Insurance  
4100 Goodlette-Frank Rd N  
Naples, FL 34103-3373  
(239) 261-3646  
**Insurer NAIC Number** 10111

**Policy Number** 60016361892022  
**NFIP Policy Number** 6001636189  
**Policy Term** 04/27/2022 12:01 AM - 04/27/2023 12:01 AM  
**Policy Form** General Property  
**Policy Declarations Type** Renewal Policy Declarations  
**Payor** Insured  
**Rate Category** Rating Engine

## Flood Insurance Policy Declarations

### THIS IS NOT A BILL

**Insured Name and Mailing Address**  
CRESCENT BEACH CONDO ASSN INC  
100 N COLLIER BLVD  
MARCO ISLAND, FL 34145-3714

**Property Location**  
100 N COLLIER BLVD  
MARCO ISLAND, FL 34145-3714

### COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
<b>Building</b>	\$130,000	\$1,250	Building Premium	\$2,007
<b>Contents</b>	\$16,000	\$1,250	Contents Premium	\$543
			ICC Premium	\$48
			Mitigation Discounts	(\$0)
			CRS Discount	(\$0)

### PROPERTY INFORMATION

<b>Flood Zone</b>	VE
<b>Primary Residence</b>	No
<b>Building Occupancy</b>	Non-res. Building
<b>Building Description</b>	Commercial
<b>Building Description Detail</b>	
<b>First Floor Height</b>	15.1000004832 Feet
<b>Method Used for 1st Floor Height</b>	EC
<b>Property Description</b>	Slab on Grade, 1 Floor, Other
<b>Date of Const/Substantial Imp</b>	10/01/1987
<b>Replacement Cost Value</b>	\$117,300
<b>Prior NFIP Claims</b>	0 claims
<b>Number of Units</b>	1

<b>Full-Risk Premium</b>	<b>\$2,598</b>
<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(\$2,032)
Pre-FIRM Discount	(\$0)
Newly Mapped Discount	(\$0)
Other Statutory Discounts	(\$0)
<b>Discounted Premium</b>	<b>\$566</b>
<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$102
HFIAA Surcharge	\$250
Federal Policy Fee	\$47
Probation Surcharge	\$0
<b>Total Annual Premium</b>	<b>\$965</b>

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

Your property's NFIP flood claims history can affect your premium.

### MORTGAGE INFORMATION

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

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).

**Policy Issued By:** American Bankers Insurance Company of Florida

Printed: 04/05/2022



Policy Number: 69001090812022

### FLOOD POLICY DECLARATIONS

**ASSURANT**® American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337

Standard Policy



Type: Renewal

Policy Period: 01/29/2022 01/29/2023

Original New Business Effective Date: 01/29/2011

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

070101

These Declarations are effective

as of: 01/29/2022 at 12:01 AM

<b>Address Info</b>	<b>Producer Name and Mailing Address:</b> GULFSHORE INSURANCE 4100 GOODLETTER RD N NAPLES, FL 34103	<b>Insured Name and Mailing Address:</b> CRESCENT BEACH CONDO ASSN INC 100 N COLLIER BLVD MARCO ISLAND, FL 34145-3714
	<b>NFIP Policy Number:</b> AB00109081 <b>Agent/Agency #:</b> 06X080 <b>Reference #:</b> 70163-26159-000 <b>Phone #:</b> (239)261-3646	<b>NAIC Number:</b> 10111 <b>Processed by:</b> Flood Service Center P.O. Box 8695 Kalispell MT 59904-8695

<b>Property Info</b>	<b>Property Location:</b> 100 N COLLIER BLVD MARCO ISLAND, FL 34145-3714	<b>Building Description:</b> Other Residential Three or More Floors Slab On Grade High Rise Main House Not Provided
	<b>Primary Residence:</b> N <b>Premium Payer:</b> Insured <b>Flood Risk/Rated Zone:</b> AE <b>Current Zone:</b> VE <b>Community Number:</b> 12 0426 0803 G <b>Community Name:</b> MARCO ISLAND, CITY OF <b>Grandfathered:</b> Yes <b>Pre-Firm Construction</b> <b>Program Type:</b> Regular	<b>Newly Mapped into SFHA:</b> <b>Elev Diff:</b> 2 <b>Elevated Building:</b> N <b>No Addition(s) and Extension(s)</b> <b>Replacement Cost:</b> \$37,868,300 <b>Number of Units:</b> 117

<b>Coverage &amp; Rating</b>	Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
	Building:	29,250,000	.580 / .048	25,000	1,001	13,970.00	Premium Subtotal:	14,155.00
	Contents:	100,000	.380 / .120	25,000		185.00	Multiplier:	
	Contents Location:	Lowest Floor Only Above Ground Level					ICC Premium:	8.00
						CRS Discount:	2,833.00	
						Reserve Fund Assmt:	2,039.00	
						IIFIAA Surcharge:	250.00	
						Federal Policy Fee:	2,000.00	
						Probation Surcharge:	.00	
						Endorsement Amount:	.00	
						<b>Total Premium Paid:</b>	<b>15,619.00</b>	

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

<b>Mortgage Info</b>	<b>First Mortgage:</b>	<b>Loss Payee:</b>
	<b>Second Mortgage:</b>	<b>Disaster Agency:</b>

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about the risk of flooding and how it impacts the cost of flood insurance.