



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	COMPANY National Flood Insurance Program FEMA PO Box 2965 Shawnee Mission, KS 66201
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: Barbara.Schillace@whitehaven	
CODE:	SUB CODE: insurance.com	
AGENCY CUSTOMER ID #: GULFVIL-01		
INSURED GULF VILLAGE CONDOMINIUM OWNERS ASSOCIATION, INC PO BOX 2562 GULF SHORES AL 36547-2562	LOAN NUMBER SEE BELOW	POLICY NUMBER RL00056228
	EFFECTIVE DATE 03/31/2020	EXPIRATION DATE 03/31/2021
		<input type="checkbox"/> 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 RESIDENTIAL CONDOMINIUM ASSOCIATION 3 CONDO BUILDINGS; 6 SINGLE UNIT BUILDINGS; 3 DUPLEX BUILDINGS; 60 TOTAL UNITS ALL FLOOD POLICIES EFFECTIVE: 03/31/2020 - 03/31/2021 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.
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COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
NATIONAL FLOOD INSURANCE; RCBAP; CURRENT/RATED FLOOD ZONE AE; NOT GRANDFATHERED WEST BLDG; 28 UNITS; POL# RL00056228; RCV \$4,571,260; PREMIUM \$6,422	4,571,300	1,250
AMERICAN BANKERS INS CO; RCBAP POLICIES; CURRENT/RATED FLOOD ZONE AE; NOT GRANDFATHERED EAST BLDG; 6 UNITS; POL# 69060026272020; RCV \$749,224; PREMIUM \$2,004	824,100	1,250
CENTER BLDG; 14 UNITS; POL# 69060092042020; RCV \$1,113,600; PREMIUM \$3,625	1,225,000	1,250
BUILDING 3 & 4; 2 UNITS; POL# 69615255512020; RCV \$208,900; PREMIUM \$819	229,800	1,250
BUILDING 5; 1 UNIT; POL# 69615255522020; RCV \$ 88,200; PREMIUM \$538	97,000	1,000
BUILDING 6; 1 UNIT; POL# 69615255532020; RCV \$ 88,200; PREMIUM \$543	97,000	1,000
BUILDING 7; 1 UNIT; POL# 69615255542020; RCV \$ 88,200; PREMIUM \$543	97,000	1,000
BUILDING 8 & 9; 2 UNITS; POL# 69615255552020; RCV \$208,900; PREMIUM \$819	229,800	1,250
BUILDING 12; 1 UNIT; POL# 69615255562020; RCV \$88,200; PREMIUM \$543	97,000	1,000
BUILDING 13; 1 UNIT; POL# 69615255572020; RCV \$88,200; PREMIUM \$543	97,000	1,000
BUILDING 14; 1 UNIT; POL# 69615255582020; RCV \$88,200; PREMIUM \$543	97,000	1,000
See Attached...		

REMARKS (Including Special Conditions)

LOCATION INSURED: 1027 WEST BEACH BLVD., GULF SHORES AL 36542 AND 1028 WEST BEACH BLVD., GULF SHORES AL 36542 60 UNITS TOTAL; RESIDENTIAL CONDOMINIUM ASSOCIATION 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	<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN #	
	YOUR LOAN #	
	AUTHORIZED REPRESENTATIVE	

FOR ASSOCIATION USE ONLY
PLEASE CALL 251-967-3323 IF
YOU NEED EVIDENCE OF INSURANCE
FOR YOUR MORTGAGE COMPANY,

DESCRIPTIONS Continued.

COVERAGE INFORMATION:

BUILDING 15 & 16; 2 UNITS; POL# 69615255592020; RCV \$208,900; PREMIUM \$865, Amount Of Insurance: 229,800, Deductible: 1,250



Policy Number: 69060092042020

FLOOD POLICY DECLARATIONS**ASSURANT® 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	Premium Calculation	
Building:	1,225,000	.260 / .080	1,250	12	2,480.00	Premium Subtotal:	2,480.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div>					ICC Premium:	8.00
Location:						CRS Discount:	249.00
						Reserve Fund Assmt:	336.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	800.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
Coverage Limitations May Apply. See Your Policy Form for Details.						Total Premium Paid:	3,625.00

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.



Policy Number:69060026272020

ASSURANT® 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

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

Building Description:

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

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	Premium Calculation	
Building:	824,100	.260 / .080	1,250	7	1,300.00	Premium Subtotal:	1,300.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div>					ICC Premium:	8.00
Location:						CRS Discount:	131.00
						Reserve Fund Assmt:	177.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	400.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
Coverage Limitations May Apply. See Your Policy Form for Details.						Total Premium Paid:	2,004.00

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.



Policy Number: 69615255562020

ASSURANT® 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

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

Building Description:

Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

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	Premium Calculation	
Building:	97,000	.310 / .110	1,000		227.00	Premium Subtotal:	227.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	24.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						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

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.



Policy Number: 69615255572020

ASSURANT® 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	Premium Calculation	
Building:	97,000	.310 / .110	1,000		227.00	Premium Subtotal:	227.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	24.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						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

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.



Policy Number: 69615255582020

ASSURANT® 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	Premium Calculation	
Building:	97,000	.310 / .110	1,000		227.00	Premium Subtotal:	227.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div> <div>Coverage Limitations May Apply. See Your Policy Form for Details.</div>					ICC Premium:	8.00
Location:						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				

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.



Policy Number: 69615255592020

ASSURANT® 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

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

Building Description:

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

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	Premium Calculation	
Building:	229,800	.270 / .110	1,250	4	441.00	Premium Subtotal:	441.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	45.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						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

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.



Policy Number: 69615255512020

ASSURANT® 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

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

Building Description:

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

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	Premium Calculation	
Building:	229,800	.260 / .080	1,250	4	396.00	Premium Subtotal:	396.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	40.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						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.



Policy Number: 69615255522020

ASSURANT® 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	Premium Calculation	
Building:	97,000	.310 / .110	1,250	5	222.00	Premium Subtotal:	222.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div> <div>Coverage Limitations May Apply. See Your Policy Form for Details.</div>					ICC Premium:	8.00
Location:						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				

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.



Policy Number: 6961525532020

ASSURANT® 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

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

Building Description:

Single Family
One Floor
Elevated Without Enclosure
Low Rise
Main House

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	Premium Calculation	
Building:	97,000	.310 / .110	1,000		227.00	Premium Subtotal:	227.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div> <div>Coverage Limitations May Apply. See Your Policy Form for Details.</div>					ICC Premium:	8.00
Location:						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				

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.



Policy Number: 69615255542020

ASSURANT® 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	Premium Calculation	
Building:	97,000	.310 / .110	1,000		227.00	Premium Subtotal:	227.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div> <div>Coverage Limitations May Apply. See Your Policy Form for Details.</div>					ICC Premium:	8.00
Location:						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				

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.



Policy Number: 69615255552020

ASSURANT® 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

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

Building Description:

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

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	Premium Calculation	
Building:	229,800	.260 / .080	1,250	4	396.00	Premium Subtotal:	396.00
Contents:						Multiplier:	
Contents	<div>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</div> <div>Coverage Limitations May Apply. See Your Policy Form for Details.</div>					ICC Premium:	8.00
Location:						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.



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 ASSOC INC
PO BOX 2562
GULF SHORES, AL 36547

INSURED NAME(S) AND MAILING ADDRESS

GULF VILLAGE CONDO ASSOC INC
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
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: OTHER RESIDENTIAL
CONDOMINIUM INDICATOR: RCBAP HIGH RISE
NUMBER OF UNITS: 28
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: THREE OR MORE FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED ENCLOSURE WITHOUT PROPER OPENINGS

DATE OF CONSTRUCTION: 02/15/1980
COMMUNITY NUMBER: 015005 1077 M REGULAR PROGRAM
COMMUNITY NAME: GULF SHORES, CITY OF
CURRENT FLOOD ZONE: AE
GRANDFATHERED: YES
FLOOD RISK/RATED ZONE: AE
ELEVATION DIFFERENCE: -3
ELEVATED BUILDING TYPE: ELEVATED
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



File: 9263777

Page 1 of 2



DocID: 71269600

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