



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 07/06/2024 (12:01 a.m.) to 07/06/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900184827

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BAY TO BEACH CONDO ASSOC INC
PO BOX 152047
C/P PREMIER CAM SERVICES
CAPE CORAL, FL 33915-2047

Loan Number:

Producer Number: 70014-00045-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

740 ESTERO BLVD
FT MYERS BCH, FL 33931-2100

Loan Number:

Other / Loss Payee:

For Service Please Contact:

INSURANCE OFFICE OF AMERICA
1855 W STATE ROAD 434
LONGWOOD, FL 32750-5069
800-243-6899

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1983	Number Of Units: 14
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.90 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS	Replacement Cost: \$ 4,023,100

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

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 3,500,000	\$ 2,000	\$ 57,389.00
Contents	\$ 64,000	\$ 2,000	\$ 2,306.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -19.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 59,751.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -53,401.00
Discounted Premium:	\$ 6,350.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,143.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 658.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 8,401.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00184827