



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
6375411  
8/31/23  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
AMENDED EFFECTIVE: 7/20/23

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151861813 04	1151861813	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/20/23 To: 7/20/24 12:01 am Standard Time	08/31/2023	0082748	1151861813

Agent (850)432-7474  
FISHER-BROWN INC  
19 W GARDEN ST STE 300  
PENSACOLA FL 32502-5650

FLSUPPORT@FBBINS.COM

VILLAS OF ST THOMAS V  
CONDOMINIUM ASSOCIATION INC  
8730 THOMAS DR  
PANAMA CITY BEACH FL 32408-4766

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
8730 THOMAS DR, VILLAS V, PANAMA CITY BEACH FL 32408

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: AE  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 02/02/1985  
Prior NFIP Claims: 0  
Number of Units: 12  
Replacement Cost Value: 2,216,732

Property Description: Slab on Grade, 3 floors

Coverage	Deductible	Annual Premium
BUILDING \$2,217,000	\$25,000	\$8,467.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Mitigation Discount: \$412.00  
Community Rating Discount: \$1,984.00  
FULL RISK PREMIUM: \$6,146.00  
Statutory Discounts  
Annual Increased Cap Discount: \$3,763.00  
DISCOUNTED PREMIUM: \$2,383.00  
Reserve Fund Assessment: \$429.00  
Federal Policy Service Fee: \$564.00  
HFIAA Surcharge: \$250.00  
TOTAL WRITTEN PREMIUM AND FEES: \$3,626.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Insured

