

ACORD™ EVIDENCE OF PROPERTY INSURANCEDATE
01/23/2023

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER Fisher Brown Bottrell 19 West Garden Street, Suite 300 Pensacola, FL 32502 Fax: (850) 438-4678	PHONE (A/C, No, Ext): (850) 432-7474	COMPANY Property - General Star Indemnity Company GL - Southern Owners Insurance Crime - Great American Insurance Company Umbrella - Allied World Insurance Company Flood - Wright National Flood	
CODE: AGENCY CUSTOMER ID#: INSURED Villas of St. Thomas II, Condominium Assoc., Inc. c/o . 8730 Thomas Drive Panama City Beach , FL 32408	SUB CODE:	LOAN NUMBER N/A	POLICY NUMBER
		EFFECTIVE DATE 1/14/23	EXPIRATION DATE 1/14/24
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION**LOCATION/DESCRIPTION**

Proof of Property, GL, Crime, Umbrella, Flood - 8730 Thomas Drive Panama City Beach FL 32408 - 14 units

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Property Including Equipment Breakdown EXCLUDING Wind IAG971663 1/14/23 - 1/14/24	\$1,505,829	\$10,000
General Liability: 78288555 12/31/2022 - 12/31/2023	\$1,000,000	\$0
Umbrella Liability: 03135686373863 12/31/2022 - 12/31/2023	\$5,000,000	\$0
Crime(Fidelity): SSA39256740845904 12/31/2022 - 12/31/2023	\$250,000	\$2,500
Flood: 091150241796 3/3/2022 to 3/3/2023	\$2,093,700	\$1,250

REMARKS (Including Special Conditions)

Wind coverage written with a separate Company through another Agency. Please contact Association for information.

Coverage afforded applies to the building only and not to the contents of the unit.

Property Deductibles: AOP \$10,000 \$10,000 per condo unit for loss due to water damage

Buildings are insured on a Replacement Cost basis subject to the terms and condition of the policy.

Ordinance or Law Coverage is included

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 10 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

ADDITIONAL INTEREST

For Information Only Visit www.eoidirect.com to order a valid certificate of Insurance, Loan Number: N/A	MORTGAGEE LOSSPAYEE <input checked="" type="checkbox"/>	ADDITIONAL INSURED For information only
	LOAN # N/A	
AUTHORIZED REPRESENTATIVE		



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 0519
0082748
1/31/22
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1150241796 12	1150241796	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/03/22 To: 3/03/23 12:01 am Standard Time	01/31/2022	0082748	09 1150241796 11

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

FISHER-BROWN INC
19 W GARDEN ST
PENSACOLA FL 32502-5678

Property Location (if other than above)

8730 THOMAS DR, VILLA 2, PANAMA CITY BEACH FL 32408

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 3/03/2005

Flood Risk/Rated Zone: AE

Current Flood Zone: AE

Grandfathered: Yes

Building Occupancy: Other Residential

Primary Residence: N

Condo Type: High Rise Number of Units: 14

Community #: 120004 Map Panel/Suffix: 0316 G

Community Rating: 05 / 25% Program Status: Regular

Community Name: BAY COUNTY

Number of Floors: 3 or more

Building Indicator: Non-Elevated

Basement/Enclosure/Crawlspace:

No Basement

Elevation Difference: 5

Replacement Cost Value: 2,093,700

Coverage	Deductible	Annual Premium
BUILDING \$2,093,700	\$1,250	\$1,534.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

ANNUAL SUBTOTAL: \$1,534.00

DEDUCTIBLE DISCOUNT/SURCHARGE: - \$8.00

ICC PREMIUM: \$8.00

COMMUNITY RATING DISCOUNT: - \$384.00

SUB-TOTAL: \$1,150.00

RESERVE FUND ASSESSMENT: \$207.00

PROBATION SURCHARGE: \$0.00

FEDERAL POLICY SERVICE FEE: \$800.00

HFIAA SURCHARGE: \$250.00

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES:

\$2,407.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

No Additions and Extensions

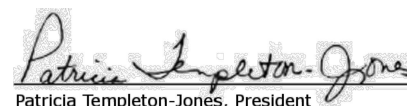
Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1117 1117 WFL 99.116 0614 0614 WFL 99.116 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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Agent

