

ACORD™ EVIDENCE OF PROPERTY INSURANCEDATE
02/12/2024

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 3001 Pensacola, FL 32502 Fax: (850) 438-4678 | | PHONE (A/C, No, Ext): (850) 432-7474 | | COMPANY Property - Lexington Insurance Company GL - Southern Owners Insurance Crime - Great American Insurance Company Umbrella - Midvale Indemnity Company Flood - Wright National Flood | |
| CODE: AGENCY CUSTOMER ID#: INSURED Villas of St. Thomas IV, Condominium Assoc., Inc. c/o 8730 Thomas Drive Panama City Beach, FL 32408 | | SUB CODE: | | LOAN NUMBER N/A | |
| | | | | POLICY NUMBER | |
| | | EFFECTIVE DATE 1/14/2024 | | EXPIRATION DATE 1/14/2025 | |
| | | | | <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 - 13 units

COVERAGE INFORMATION

| COVERAGE/PERILS/FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|---|---------------------|------------|
| Property Including Equipment Breakdown EXCLUDING Wind 01103282200 1/14/24 - 1/14/25 | \$1,571,296 | \$10,000 |
| General Liability: 78288558 12/31/2023 - 12/31/2024 | \$1,000,000 | \$0 |
| Umbrella Liability: PRP229824000001373869 12/31/2023 - 12/31/2024 | \$5,000,000 | \$0 |
| Crime (Fidelity): SSA39256740846105 12/31/2023 - 12/31/2024 | \$250,000 | \$2,500 |
| Flood: 091150241795 3/3/2023 to 3/3/2024 | \$2,217,000 | \$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, \$25,000 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 and Equipment Breakdown are 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 LOSS PAYEE <input checked="" type="checkbox"/> LOAN # N/A | | ADDITIONAL INSURED For information only | |
| | | 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 1021
0082748
2/16/23
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

| Policy Number | NFIP Policy Number | Product Type: |
|------------------|--------------------|--|
| 09 1150241795 13 | 1150241795 | Residential Condominium Building Policy Form |

| Policy Period | Date of Issue | Agent Code | Prior Policy Number |
|--|---------------|------------|---------------------|
| From: 3/03/23 To: 3/03/24 12:01 am Standard Time | 02/16/2023 | 0082748 | 1150241795 |

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

FISHER-BROWN INC
19 W GARDEN ST STE 300
PENSACOLA FL 32502-5650

HCRAVER@FBBINS.COM

Property Location (if other than above)
8730 THOMAS DR, PANAMA CITY BEACH FL 32408

Address may have been changed in accordance with USPS standards.

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: .5 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 03/03/1984
Prior NFIP Claims: 0
Number of Units: 13
Replacement Cost Value: 2,216,732

Property Description: Slab on Grade, 3 floors

| Coverage | Deductible | Annual Premium |
|-------------------------------|------------------------------------|----------------------|
| BUILDING | \$2,217,000 | \$1,250 |
| CONTENTS NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE | \$8,499.00 \$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
Community Rating Discount: \$2,095.00
FULL RISK PREMIUM: \$6,479.00
Statutory Discounts
Annual Increased Cap Discount: \$5,090.00
DISCOUNTED PREMIUM: \$1,389.00
Reserve Fund Assessment: \$250.00
Federal Policy Service Fee: \$611.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$2,500.00

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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Agent

