

**ACORD™ EVIDENCE OF PROPERTY INSURANCE**DATE  
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.

<b>PRODUCER</b> Fisher Brown Bottrell 19 West Garden Street, Suite 300  Pensacola, FL 32502 Fax: (850) 438-4678	<b>PHONE</b> (A/C, No, Ext): (850) 432-7474	<b>COMPANY</b> Property - General Star Indemnity Company GL - Southern Owners Insurance Crime - Great American Insurance Company Umbrella - Allied World Insurance Company Flood - Wright National Flood	
<b>CODE:</b> <b>AGENCY</b> <b>CUSTOMER ID#:</b> <b>INSURED</b> Villas of St. Thomas V, Condominium Assoc., Inc. c/o . 8730 Thomas Drive Panama City Beach , FL 32408	<b>SUB CODE:</b>	<b>LOAN NUMBER</b> N/A	<b>POLICY NUMBER</b>
		<b>EFFECTIVE DATE</b> 1/14/2023	<b>EXPIRATION DATE</b> 1/14/2024
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>			

**PROPERTY INFORMATION**

<b>LOCATION/DESCRIPTION</b> Proof of Property, GL, Crime, Umbrella & Flood - 8730 Thomas Drive Panama City Beach FL 32408 - 12 units
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**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Property Including Equipment Breakdown EXCLUDING Wind IAG971663 1/14/23 - 1/14/24	\$1,571,296	\$10,000
General Liability: 78288559 12/31/2022 - 12/31/2023	\$1,000,000	\$0
Umbrella Liability: 031305686373874 12/31/2022 - 12/31/2023	\$5,000,000	\$0
Crime(Fidelity): SSA39256740849604 12/31/2022 - 12/31/2023	\$250,000	\$2,500
Flood: 091151861813 7/20/22 to 7/20/23	\$2,078,000	\$25,000

**REMARKS (Including Special Conditions)**

<p>Wind coverage written with a separate Company through another Agency. Please contact Association for information.</p> <p>Coverage afforded applies to the building only and not to the contents of the unit.</p> <p>Property Deductibles: AOP \$10,000 \$10,000 per condo unit for loss due to water damage</p> <p>Buildings are insured on a Replacement Cost basis subject to the terms and condition of the policy.</p> <p>Ordinance or Law Coverage is included</p>
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**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 <u>10</u> 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.
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**ADDITIONAL INTEREST**

For Information Only Visit www.eoidirect.com to order a valid certificate of Insurance, Loan Number: N/A	<b>MORTGAGEE</b> <b>LOSSPAYEE</b> <input checked="" type="checkbox"/> <b>LOAN#</b> N/A <b>AUTHORIZED REPRESENTATIVE</b>	<b>ADDITIONAL INSURED</b> For information only
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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  
6/06/22  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151861813 03	1151861813	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/20/22 To: 7/20/23 12:01 am Standard Time	06/06/2022	0082748	1151861813

Insured  
VILLAS OF ST THOMAS V  
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

H CRAVER@FBBINS.COM

Property Location (if other than above)

8730 THOMAS DR, VILLAS V, 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: 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

Property Description: Slab on Grade, 3 floors

Replacement Cost Value: 2,077,600

Coverage	Deductible	Annual Premium
BUILDING \$2,078,000	\$25,000	\$8,075.00
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:	\$393.00
Community Rating Discount:	\$1,890.00
FULL RISK PREMIUM:	\$5,867.00
Statutory Discounts	
Annual Increased Cap Discount:	\$3,885.00
DISCOUNTED PREMIUM:	\$1,982.00
Reserve Fund Assessment:	\$357.00
Federal Policy Service Fee:	\$564.00
HFIAA Surcharge	\$250.00
TOTAL WRITTEN PREMIUM AND FEES:	\$3,153.00

**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

