



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/7/2020

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Whitehaven Insurance Services, LLC 2201 Oyster Bay Lane Gulf Shores, AL 36542		PHONE (A/C, No, Ext): 251-967-3323	COMPANY Underwriters at Lloyd's, London One Lime Street London, EC3M 7HA	
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: kelly.henderson@whitehaven			
CODE:	SUB CODE: insurance.com			
AGENCY CUSTOMER ID #: SANCARL-05		LOAN NUMBER *****		POLICY NUMBER 01-7590093946-S-04
INSURED SAN CARLOS CONDOMINIUM OWNERS ASSN, INC. PO BOX 3813 GULF SHORES, AL 36547		EFFECTIVE DATE 05/04/2020	EXPIRATION DATE 05/04/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
LOCATION INSURED: 365 EAST BEACH BLVD GULF SHORES AL 36542

ONE BUILDING; 19 STORIES; 143 UNITS TOTAL; RESIDENTIAL CONDOMINIUM ASSOCIATION
COVERAGE INCLUDES REPLACEMENT COST VALUATION;
COVERAGE INCLUDES "ALL IN" ENDORSEMENT; BETTERMENT'S & IMPROVEMENTS NOT INCLUDED
COVERAGE INCLUDES ORDINANCE OR LAW; CO-INSURANCE WAIVED

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
PROPERTY: SPECIAL FORM INCLUDING WIND/HAIL/WIND DRIVEN RAIN/EQUIPMENT BREAKDOWN DEDUCTIBLE: \$25,000 HURRICANE / \$25,000 ALL OTHER WIND / \$2,500 EQUIPMENT BREAKDOWN	47,274,089	10,000 25,000
FLOOD AMERICAN BANKERS INS COMPANY; RCBAP; POL # 69615415532019 NUMBER OF UNITS 143; RCV \$48,632,063; CURRENT/RATED FLOOD ZONE "AE"; GRANDFATHERED EFFECTIVE 9/16/2019 TO 9/16/2020; ANNUAL PREMIUM \$26,088. ** NOTE - FLOOD LIMIT IS MAXIMUM ALLOWED BY NFIP FOR 143 UNITS **	35,750,000	1,250

REMARKS (Including Special Conditions)

AS RESPECTS: UNIT OWNER NAME AND UNIT#

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS ***FOR ASSOCIATION USE ONLY*** PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF INSURANCE FOR YOUR MORTGAGE COMPANY,	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN # *****	
AUTHORIZED REPRESENTATIVE 		



Policy Number: 69615415532019

ASSURANT[®]

FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337

Standard Policy

Type: Renewal

Policy Period: 09/16/2019 To 09/16/2020

Original New Business Effective Date: 09/09/2006

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 09/16/2019 at 12:01 AM

Address Info

Producer Name and Mailing Address:
WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547

Insured Name and Mailing Address:
SAN CARLOS CONDOMINIUM OWNERS
PO BOX 3813
GULF SHORES, AL 36547-3813

NFIP Policy Number: 1961541553

Agent/Agency #: 70001-02856-000

Reference #:

Phone #: (251)967-3323

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

365 E BEACH BLVD
GULF SHORES, AL 36542-6521

Building Description:

Other Residential
Three or More Floors
Elevated With Enclosure
High Rise
Main House
Not Provided

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: AE **Current Zone:** AE

Community Number: 01 5005 1081 L

Community Name: GULF SHORES, CITY OF

Grandfathered: Yes

Post-Firm Construction

Program Type: Regular

Newly Mapped into SFHA:

Elev Diff: 1

Elevated Building: Y

No Addition(s) and Extension(s)

Replacement Cost: \$48,632,063

Number of Units: 143

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	35,750,000	.560 / .062	1,250	13-	23,024.00	Premium Subtotal:	23,024.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	2,303.00
<p>THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.</p> <p>Coverage Limitations May Apply. See Your Policy Form for Details.</p>						Reserve Fund Assmt:	3,109.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	26,088.00

Mortgage Info

First Mortgage:

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.