



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/17/2022

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 Lexington Insurance Company 100 Summer Street Boston, MA 02110	
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: kelly.henderson@whitehaveninsurance.co			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: SANCARL-05		LOAN NUMBER *****		POLICY NUMBER 017194681-00
INSURED SAN CARLOS CONDOMINIUM OWNERS ASSN, INC. P O BOX 3813 GULF SHORES AL 36547		EFFECTIVE DATE 05/04/2022	EXPIRATION DATE 05/04/2023	<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(NO UPGRADES)
 COVERAGE INCLUDES ORDINANCE OR LAW; EQUIPMENT BREAKDOWN; CO-INSURANCE WAIVED
 10 DAY NOTICE OF CANCELLATION

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: \$50,000 NAMED STORM WIND/HAIL/WDR / \$100,000 ALL OTHER WIND / \$5,000 EQUIPMENT BREAKDOWN ADDITIONAL COVERAGES; \$50,000 CONTENTS \$175,000 POOL & RAILING	51,420,247	50,000 50,000
FLOOD AMERICAN BANKERS INS COMPANY; RCBAP; POL # 69615415532021 NUMBER OF UNITS 143; RCV \$48,632,063; CURRENT/RATED FLOOD ZONE "AE"; GRANDFATHERED EFFECTIVE 9/16/2021 TO 9/16/2022; ANNUAL PREMIUM \$27,465. ** NOTE - FLOOD LIMIT IS MAXIMUM ALLOWED BY NFIP FOR 143 UNITS **	35,750,000	1,250

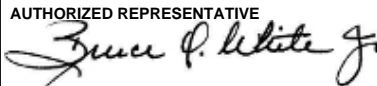
REMARKS (Including Special Conditions)

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



Policy Number:69615415532021

ASSURANT® American Bankers Insurance Company of Florida

FLOOD POLICY DECLARATIONS

Scottsdale, AZ 85261-4337

Standard Policy



Type: Renewal

Policy Period: 09/16/2021 To 09/16/2022

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: 09/16/2021 at 12:01 AM

010101

Address Info

Producer Name and Mailing Address:

WHITEHAVEN INSURANCE SVCS LLC
PO BOX 378
GULF SHORES, AL 36547-0378

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 Payer: 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 / .064	1,250	13-	23,735.00	Premium Subtotal:	23,735.00
Contents:						Multiplier:	
Contents						ICC Premium:	8.00
Location:						CRS Discount:	2,374.00
THIS IS AN ELEVATED BUILDING. COVERAGE IS LIMITED BELOW THE LOWEST ELEVATED FLOOR. SEE PROPERTY NOT COVERED IN STANDARD FLOOD INSURANCE POLICY.						Reserve Fund Assmt:	3,846.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	2,000.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	27,465.00

Coverage Limitations May Apply. See Your Policy Form for Details.

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.