



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

9/10/2025

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 P O Box 750896 Memphis, TN 38175-0896	
FAX (A/C, No): 251-967-3324	E-MAIL ADDRESS: info@whitehaveninsurance.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #: SANCARL-05		LOAN NUMBER *****	
INSURED SAN CARLOS CONDOMINIUM OWNERS ASSN, INC. 365 East Beach Blvd 3rd Floor Office GULF SHORES AL 36542		POLICY NUMBER 017194681-03	
EFFECTIVE DATE 05/04/2025		EXPIRATION DATE 05/04/2026	☐ 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 RIGHT OF SUBROGATION COVERAGE INCLUDES "ALL IN" ENDORSEMENT(NO BETTERMENTS); CO-INSURANCE WAIVED COVERAGE INCLUDES ORDINANCE OR LAW A,B & C; NO INFLATION GUARD(NOT AVAILABLE): 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/ DEDUCTIBLE: \$50,000 NAMED STORM WIND/HAIL/WDR / \$100,000 ALL OTHER WIND / ADDITIONAL COVERAGES: \$175,000 POOL & RAILING INCLUDED EQUIPMENT BREAKDOWN: TRAVELERS #7S98311-7	69,011,953	25,000 50,000
FLOOD SELECTIVE INS COMPANY; RCBAP; POL # FLD2334537; EFF 9/16/2025 TO 9/16/2026; NUMBER OF UNITS 143; RCV \$72,197,158; FLOOD ZONE "AE"; ANNUAL PREMIUM \$56,595 ** NOTE - FLOOD LIMIT IS MAXIMUM ALLOWED BY NFIP FOR 143 UNITS **	69,011,953 35,750,000 **	5,000 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	
FOR ASSOCIATION USE ONLY PLEASE CALL 251-967-3323 IF YOU NEED EVIDENCE OF INSURANCE FOR YOUR MORTGAGE COMPANY,	LOAN # *****	
	AUTHORIZED REPRESENTATIVE 	



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

Agency Phone: (251) 967-3323

NFIP Policy Number: 0002334537
Company Policy Number: FLD2334537
Agent: WHITEHAVEN INSURANCE SERVICES

Payor: INSURED
Policy Term: 09/16/2025 12:01 AM - 09/16/2026 12:01 AM
Policy Form: RCBAP

To report a claim
visit or call us at: <https://customer.myselectiveflood.com>
(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SAN CARLOS CONDOMINIUM OWNERS
365 E BEACH BLVD, 3RD FLOOR OFFICE
GULF SHORES, AL 36542

INSURED NAME(S) AND MAILING ADDRESS

SAN CARLOS CONDOMINIUM OWNERS
365 E BEACH BLVD, 3RD FLOOR OFFICE
GULF SHORES, AL 36542

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

365 E BEACH BLVD
GULF SHORES, AL 36542-6521

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 143 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR
PIERS, 19 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$72,197,158.00

DATE OF CONSTRUCTION: 01/01/2006

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FFH): 3.8 FEET

MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

BUILDING: COVERAGE DEDUCTIBLE
\$35,750,000 \$1,250
CONTENTS: N/A N/A

SEE POLICY FORM FOR INFORMATION ON COVERAGE LIMITATIONS AND COINSURANCE
PENALTIES.

PLEASE REVIEW THIS DECLARATION PAGE. INACCURATE INFORMATION MAY LEAD TO CLAIM
PROCESSING DELAYS.

QUESTIONS OR CHANGES NEEDED, PLEASE CONTACT YOUR AGENCY.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$97,760.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$97,835.00
ANNUAL INCREASE CAP DISCOUNT:	(\$51,802.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$46,033.00
RESERVE FUND ASSESSMENT:	\$8,286.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$2,026.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$56,595.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 32442656

Page 1 of 1



DocID: 259948388

Printed 09/08/2025