



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL 99.001 1018  
0702826  
3/15/19  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1150394274 09	1150394274	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/23/19 To: 4/23/20 12:01 am Standard Time	03/15/2019	0702826	09 1150394274 08

Agent (850)257-2990  
ACENTRIA INSURANCE  
306 E 19TH ST  
PANAMA CITY FL 32405-4718

AQUA VISTA OWNERS ASSN INC  
185 GRAND BLVD  
MIRAMAR BEACH FL 32550-1881

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
17155 FRONT BEACH RD, EAST BLDG, PANAMA CITY BEACH FL 32413

**Rating Information**

Original New Business Effective Date: 4/23/2010 Flood Risk/Rated Zone: A11  
Current Flood Zone: VE Grandfathered: Yes

Building Occupancy: Other Residential  
Primary Residence: N  
Condo Type: High Rise Number of Units: 42  
Community #: 120013 Map Panel/Suffix: 0000 B  
Community Rating: 08 / 10% Program Status: Regular  
Community Name: PANAMA CITY BEACH, CITY OF

Number of Floors: 3 or more  
Building Indicator: Elevated  
Basement/Enclosure/Crawlspace:  
No Enclosure or Crawlspace  
Elevation Difference: 9  
Replacement Cost Value: 17,106,868

**Coverage Deductible Annual Premium**

BUILDING	\$10,500,000	\$5,000	\$5,345.00
CONTENTS	<b>NO CONTENTS COVERAGE</b>	<b>INSURED DECLINED CONTENTS COVERAGE</b>	\$0.00
ANNUAL SUBTOTAL:			\$5,345.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			- \$220.00
ICC PREMIUM:			\$8.00
COMMUNITY RATING DISCOUNT:			- \$514.00
SUB-TOTAL:			\$4,619.00
RESERVE FUND ASSESSMENT:			\$693.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$2,000.00
HFIAA SURCHARGE:			\$250.00
Premium Paid by: Insured	TOTAL WRITTEN PREMIUM AND FEES:		\$7,562.00

**THIS IS NOT A BILL**

**DEAR MORTGAGEE**  
The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

**Forms and Endorsements:**

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

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*  
Patricia Templeton-Jones, President

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Company



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09 1150394274 09

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306 E 19TH ST  
PANAMA CITY FL 32405-4718

The Residential Condominium Building Association Policy will not list a mortgagee for any individual unit owner on the declaration page due to National Flood Insurance Program guidelines. The *Mandatory Purchase of Flood Insurance Guidelines*, pages 45-51 provides additional information on this subject.

A mortgagee may be listed on the declaration page if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. Please contact the agent for additional information.

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

Claims Information:

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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