



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
 6787307
 4/05/22
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150395888 12	1150395888	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/23/22 To: 4/23/23 12:01 am Standard Time	04/05/2022	0730613	1150395888

Agent (850)547-0065
 GAMBRELL & STURGES
 3220 MOSS RD
 BONIFAY FL 32425-6437

AQUAVISTA OF PANAMA CITY BEACH OWNERS
 ASSOCIATION INC
 17155 FRONT BEACH RD
 PANAMA CITY BEACH FL 32413-2370

bsturges@gambrellsturges.com

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

Rating Information

Rate Category: Rating Engine	Flood Risk: VE
Primary Residence: N	First Floor Height: .0 ft
Building Occupancy: Residential Condominium Building	Method Used to Determine First Floor Height: FEMA Determined
Building Description: Entire Residential Condo Building	Date of Construction: 07/01/1984
	Prior NFIP Claims: 0
Property Description: Elevated without Enclosure, 8 floors	Number of Units: 42
	Replacement Cost Value: 11,820,691

Coverage	Deductible	Annual Premium
BUILDING	\$10,500,000	\$8,633.00
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
 Community Rating Discount: \$2,123.00
 FULL RISK PREMIUM: \$6,585.00
 Statutory Discounts
 Annual Increased Cap Discount: \$896.00
 DISCOUNTED PREMIUM: \$5,689.00
 Reserve Fund Assessment: \$1,024.00
 Federal Policy Service Fee: \$1,360.00
 HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL WRITTEN PREMIUM AND FEES \$8,323.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 WFL 99.116 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
 Patricia Templeton-Jones, President

07306130911503958882209502

0000F

00917



Insured



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
 6787360
 4/05/22
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150395894 12	1150395894	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/23/22 To: 4/23/23 12:01 am Standard Time	04/05/2022	0730613	1150395894

Agent (850)547-0065
 GAMBRELL & STURGES
 3220 MOSS RD
 BONIFAY FL 32425-6437

AQUAVISTA OF PANAMA CITY BEACH OWNERS
 ASSOCIATION INC
 17155 FRONT BEACH RD
 PANAMA CITY BEACH FL 32413-2370

bsturges@gambrellsturges.com

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

Rating Information

Rate Category: Rating Engine	Flood Risk: A11
Primary Residence: N	First Floor Height: 11.5 ft
Building Occupancy: Non-Residential Building	Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Recreation Building	Date of Construction: 07/01/1984
Property Description: Basement, 1 floor	Prior NFIP Claims: 0
	Replacement Cost Value: 425,716

Coverage	Deductible	Annual Premium
BUILDING \$404,000	\$1,250	\$973.00
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: \$18.00
 Community Rating Discount: \$199.00
 FULL RISK PREMIUM: \$792.00
 Statutory Discounts
 Annual Increased Cap Discount: \$239.00
 DISCOUNTED PREMIUM: \$553.00
 Reserve Fund Assessment: \$100.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00
 TOTAL WRITTEN PREMIUM AND FEES \$950.00

Coverage limitations may apply. See your Policy Form for details.

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0120 0120 WFL 99.116 0614 0614 WFL 99.116 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
 Patricia Templeton-Jones, President

07306130911503958942209502

0000C

Insured

00918

DUPLICATE





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
 7326136
 4/05/22
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE
 RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150394274 12	1150394274	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/23/22 To: 4/23/23 12:01 am Standard Time	04/05/2022	0730613	1150394274

Agent (850)547-0065
 GAMBRELL & STURGES
 3220 MOSS RD
 BONIFAY FL 32425-6437

AQUAVISTA OF PANAMA CITY BEACH
 OWNERS ASSOCIATION INC
 17155 FRONT BEACH RD
 PANAMA CITY BEACH FL 32413-2370

bsturges@gambrellsturges.com

Property Location (if other than above) 17155 FRONT BEACH RD, EAST BLDG, PANAMA CITY BEACH FL 32413
 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: VE
 First Floor Height: 4.1 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 07/01/1984
 Prior NFIP Claims: 0
 Number of Units: 42
 Replacement Cost Value: 11,820,691

Property Description: Elevated without Enclosure, 8 floors

Coverage	Deductible	Annual Premium
BUILDING \$10,500,000	\$5,000	\$6,553.00
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
 Community Rating Discount: \$1,615.00
 FULL RISK PREMIUM: \$5,013.00
 DISCOUNTED PREMIUM: \$5,013.00
 Reserve Fund Assessment: \$902.00
 Federal Policy Service Fee: \$1,360.00
 HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL WRITTEN PREMIUM AND FEES: \$7,525.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 WFL 99.116 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
 Patricia Templeton-Jones, President

07306130911503942742209502

00003

00914



Insured