



**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/01/2023 (12:01 a.m.) to 08/01/2024 (12:01 a.m.)

ASSURANT®

NAIC: 10111

Policy Number: 6010151334

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

CRYSTAL BAY CONDO ASSOC
24701 US HIGHWAY 19 N STE 102
ATTN PROPERTY MANAGER
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 10463-21617-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2333 FEATHER SOUND DR
CLEARWATER, FL 33762-3087

Loan Number:

For Service Please Contact:

USI INSURANCE SERVICES LLC
2502 N ROCKY POINT DR FL 4TH
TAMPA, FL 33607-1421
800-282-3343

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 07/01/1988
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 206
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.00 ft
Replacement Cost: \$ 40,137,000

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 40,137,000	\$ 5,000	\$ 85,688.00
Contents	\$ 32,000	\$ 5,000	\$ 524.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -30,133.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 56,154.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -19,219.00
Discounted Premium: \$ 36,935.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 6,648.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 2,152.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 45,985.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 6010151334

"The Insurer" under this Policy is American Bankers Insurance Company of Florida.

Jeanne Aragon Cruz

SECRETARY

Neil Downing

PRESIDENT

This Policy together with the Declarations Page, Policy Booklet and Endorsements, if any, complete the Policy.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

PO Box 4276

Clinton, IA 52733-4276

FLS-06119-0822