



ASSURANT[®]

American Bankers Insurance
Company of Florida

Agent Contact Information
Usi Insurance Services Llc
2502 N Rocky Point Dr Fl 4Th
Tampa, FL 33607-1421
(800) 282-3343
Insurer NAIC Number 10111

Policy Number 60101513342022
NFIP Policy Number 6010151334
Policy Term 08/01/2022 12:01 AM - 08/01/2023 12:01 AM
Policy Form RCBAP
Policy Declarations Type Renewal Policy Declarations
Payor Insured
Rate Category Rating Engine



Flood Insurance Policy Declarations

THIS IS NOT A BILL

Insured Name and Mailing Address

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

Property Location

2333 FEATHER SOUND DR
CLEARWATER, FL 33762-3087

COVERAGE AND RATING

| | Coverage | Deductible | Premium Details | |
|----------|--------------|------------|------------------|----------|
| Building | \$40,137,000 | \$5,000 | Building Premium | \$85,752 |
| Contents | \$30,000 | \$5,000 | Contents Premium | \$497 |

PROPERTY INFORMATION

| | |
|---|-----------------------------------|
| Flood Zone | AE |
| Primary Residence | No |
| Building Occupancy | Res. Condo Building |
| Building Description | Res. Condo Building |
| Building Description Detail | |
| First Floor Height | 0E-10 Feet |
| Method Used for 1st Floor Height | EC |
| Property Description | Slab on Grade, 3 Floors, Other |
| Date of Const/Substantial Imp | 07/01/1988 |
| Replacement Cost Value | \$40,136,300 |
| Prior NFIP Claims | 0 claims |
| Number of Units | 206 |

| | |
|--------------------------|-----------------|
| ICC Premium | \$75 |
| Mitigation Discounts | (\$0) |
| CRS Discount | (\$30,164) |
| Full-Risk Premium | \$56,160 |

Statutory Discounts

| | |
|------------------------------|------------|
| Annual Increase Cap Discount | (\$24,870) |
| Pre-FIRM Discount | (\$0) |
| Newly Mapped Discount | (\$0) |
| Other Statutory Discounts | (\$0) |

Discounted Premium **\$31,290**

Fees and Surcharges

| | |
|-------------------------|---------|
| Reserve Fund Assessment | \$5,632 |
| HFIAA Surcharge | \$250 |
| Federal Policy Fee | \$2,152 |
| Probation Surcharge | \$0 |

Total Annual Premium **\$39,324**

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

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

MORTGAGE INFORMATION

Coverage limitations may apply. See your policy form for details.

For Questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood, risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

Policy Issued By: American Bankers Insurance Company of Florida

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