



ASSURANT[®]

American Bankers Insurance
Company of Florida

Agent Contact Information

Betz Rosetti & Associates Inc
2304 19Th St Ste 102
Gulfport, MS 39501-2912
(228) 701-0200
Insurer NAIC Number 10111

Policy Number 69000047972022

NFIP Policy Number 6900004797

Policy Term 08/10/2022 12:01 AM - 08/10/2023 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

PASS MARIANNE HOME OWNERS
PO BOX 103
PASS CHRISTIAN, MS 39571-0103

JUL 10 2022
BY: _____

Property Location

1100 W BEACH BLVD
PASS CHRISTIAN, MS 39571-3324

COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
Building	\$12,000,000	\$1,250	Building Premium	\$11,110
Contents	\$0	\$0	Contents Premium	\$0

ICC Premium	\$75
Mitigation Discounts	(\$0)
CRS Discount	(-\$2,205)
Full-Risk Premium	<u>\$8,980</u>

PROPERTY INFORMATION

Flood Zone	VE
Primary Residence	No
Building Occupancy	Res. Condo Building
Building Description	Res. Condo Building
Building Description Detail	
First Floor Height	12.5000004000 Feet
Method Used for 1st Floor Height	TOOL
Property Description	Elevated w/o enclsr. on Posts, 3 Floors, Other
Date of Const/Substantial Imp	02/16/2007
Replacement Cost Value	\$15,100,000
Prior NFIP Claims	0 claims
Number of Units	48

<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(\$0)
Pre-FIRM Discount	(\$0)
Newly Mapped Discount	(\$0)
Other Statutory Discounts	(\$0)
Discounted Premium	<u>\$8,980</u>

<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$1,616
HFIAA Surcharge	\$250
Federal Policy Fee	\$1,420
Probation Surcharge	\$0

Total Annual Premium **\$12,266**

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.

Policy Issued By: American Bankers Insurance Company of Florida

Printed: 07/13/2022

American Bankers Insurance Company of Florida
FLOOD SERVICE CENTER
P.O. Box 8695
Kalispell, MT 59904-8695



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GULFPORT, MS 39501-2912

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with a Summary of Coverage. It's important to understand the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

Visit <https://www.floodsmart.gov/how/what-is-covered> to review the NFIP Summary of Coverage to learn about what is and isn't covered by your policy.

By logging into www.MyFlood.com, you can manage all your Flood Policy and Claim needs conveniently online or with mobile access. You can access a copy of your declaration page and Flood Insurance Policy Form at any time.