



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 0519
 0731075
 4/05/21
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1150324888 11	1150324888	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/30/21 To: 4/30/22 12:01 am Standard Time	04/05/2021	0731075	09 1150324888 10

Insured
 ISLANDER OWNERS ASSN INC
 502 GULF SHORE DR
 DESTIN FL 32541-5076

HAYS COMPANIES - DESTIN
 4399 COMMONS DR E STE 200B
 DESTIN FL 32541-8438

Property Location (if other than above)
 502 GULF SHORE DR, DESTIN FL 32541

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 4/30/2004	Flood Risk/Rated Zone: AE	Grandfathered: Yes
Building Occupancy: Other Residential	Current Flood Zone: VE	
Primary Residence: N	Number of Floors: 3 or more	
Condo Type: High Rise Number of Units: 126	Building Indicator: Non-Elevated	
Community #: 125158 Map Panel/Suffix: 0005 D	Basement/Enclosure/CrawlSpace:	
Community Rating: 06 / 20% Program Status: Regular	No Basement	
Community Name: DESTIN, CITY OF	Elevation Difference: 3	
	Replacement Cost Value: 26,586,700	

Coverage	Deductible	Annual Premium
BUILDING	\$26,586,700	\$1,250
CONTENTS	\$100,000	\$1,250
		ANNUAL SUBTOTAL: \$13,563.00
		DEDUCTIBLE DISCOUNT/SURCHARGE: - \$14.00
		ICC PREMIUM: \$8.00
		COMMUNITY RATING DISCOUNT: - \$2,712.00
		SUB-TOTAL: \$10,845.00
		RESERVE FUND ASSESSMENT: \$1,952.00
		PROBATION SURCHARGE: \$0.00
		FEDERAL POLICY SERVICE FEE: \$2,000.00
		HFIAA SURCHARGE: \$250.00
		TOTAL WRITTEN PREMIUM AND FEES: \$15,047.00

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.

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES: \$15,047.00

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. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

No Additions and Extensions

Forms and Endorsements:

FFL 99.310 0120 0120 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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Agent



09 1150324888 11

Agent (850)460-2503
HAYS COMPANIES - DESTIN
4399 COMMONS DR E STE 200B
DESTIN FL 32541-8438

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 for more information about flood risk and policy rating.

Claims Information:

Please contact your agent or go to 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.

