



Occidental Fire & Casualty of NC

Agent Contact Information
Insurance Office Of America Inc
435 S Yonge St Ste 1
Ormond Beach, FL 32174-7592
(386) 671-3080
Insurer NAIC Number 23248

Policy Number 87046229472023
NFIP Policy Number 8704622947
Policy Term 06/02/2023 12:01 AM - 06/02/2024 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

OCEAN BEACH ASSOCIATION INC
3500 S OCEAN SHORE BLVD APT 106
FLAGLER BEACH, FL 32136-4148

Property Location

3500 S OCEAN SHORE BLVD
FLAGLER BEACH, FL 32136-4147

COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
Building	\$5,624,000	\$1,250	Building Premium	\$10,119
Contents	\$0	\$0	Contents Premium	\$0

PROPERTY INFORMATION

Flood Zone	X	ICC Premium	\$75
Primary Residence	No	Mitigation Discounts	(-\$0)
Building Occupancy	Res. Condo Building	CRS Discount	(-\$2,000)
Building Description	Res. Condo Building	Full-Risk Premium	\$8,194
Building Description Detail		<u>Statutory Discounts</u>	
First Floor Height	1.0 Feet	Annual Increase Cap Discount	(-\$162)
Method Used for 1st Floor Height	FEMA determined	Pre-FIRM Discount	(-\$0)
Property Description	Slab on Grade, 3 Floors, Other	Newly Mapped Discount	(-\$0)
Date of Const/Substantial Imp	01/01/1974	Other Statutory Discounts	(-\$0)
Replacement Cost Value	\$7,028,769	Discounted Premium	\$8,032
Prior NFIP Claims	0 claims	<u>Fees and Surcharges</u>	
Number of Units	42	Reserve Fund Assessment	\$1,446
		HFIAA Surcharge	\$250
		Federal Policy Fee	\$1,360
		Probation Surcharge	\$0
		Total Annual Premium	\$11,088

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: Occidental Fire And Casualty Company Of Nc

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