

**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

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

### PROPERTY INFORMATION

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

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://FloodSmart.gov/floodcosts).

**Policy Issued By:** Occidental Fire And Casualty Company Of Nc

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