

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 8/26/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER		CONTACT NAME:				
Acentria Insurance 501 W. 11th Street		PHONE (A/C, No, Ext): 850-215-5331	FAX (A/C, No): 850-650	FAX (A/C, No): 850-650-9288		
Panama City FL 32401		E-MAIL address: condocert@acentria.com				
•		PRODUCER CUSTOMER ID: MAJEBEA-01				
Li	cense#: L100460	INSURER(S) AFFORDING COVERAGE		NAIC#		
INSURED Majortic Roach Posort		INSURER A: Great American Insurance Company		16691		
Majestic Beach Resort Community Association, Inc.		INSURER B: Southern-Owners Insurance Compan	у	10190		
495 Richard Jackson Blvd		INSURER C: Princeton Excess and Surplus Lines	nsurance	10786		
Panama City Beach FL 32407		INSURER D: Travelers Excess and Surplus Lines (Company	29696		
		INSURER E:				
		INSURER F:				

COVERAGES CERTIFICATE NUMBER: 21403805 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Tower 1 West 10901 Front Beach Road, Panama City Beach, FL 32407 (329 Units)
Tower 2 East 10811 Front Beach Road, Panama City Beach, FL 32407 (194 Units)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

NSR LTR		TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
С	Χ	PROPERTY		9VA3PP0001023-02	5/14/2024	5/14/2025		BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING					BUSINESS INCOME	\$
		BROAD	50,000 CONTENTS					EXTRA EXPENSE	\$
	Х	SPECIAL						RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	Х	WIND	50,000					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	Х	Hurricane	5%				Х	10901Front Bch	\$47,483,000
							Х	10811Front Bch	\$ 37,398,000
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
4	Χ	CRIME		SSA-392-56-74-14637-00	5/14/2024	5/14/2025	Х	Empl Dishonesty	\$4,000,000
	TYF	PE OF POLICY					Х	Deductible	\$ 25,000
	Em	ployee Dishonesty							\$
D	Χ	BOILER & MACH		8W359134	5/14/2024	5/14/2025	Х	Limit	\$ 99,240,000
		EQUIPMENTER	EARDOWN				Х	Deductible	\$5,000
В	Gen	eral Liability		78413715	5/14/2024	5/14/2025	Χ	Each Occurrence	\$1,000,000
									\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Hazard:

Replacement Cost - Agreed Value

No Coinsurance

No Inflation Guard

Coinsurance Waived

See Attached...

CERTIFICATE HOLDER	CANCELLATION
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Evidence of Insurance	AUTHORIZED REPRESENTATIVE
	Chila H. Lynd

LOC #: ____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Acentria Insurance		NAMED INSURED Majestic Beach Resort Community Association, Inc. 495 Richard Jackson Blvd Panama City Beach FL 32407
POLICY NUMBER		
CARRIER	NAIC CODE	
		EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE 24 FORM NUMBER:

SPECIAL CONDITIONS:

Ordinance or Law Coverage A included, Coverage B&C 10% of bldg

FL Statue 718 - Walls Out (up to dry wall)

Include Designated Agents As Employees Covered For Employee Dishonesty Only

(Property Manager)

Tower 1 West Bldg. :Limit \$56,417,000 Deductible \$1,250 = 329 Units Tower 2 East Bldg.: Limit \$46,422,000 Deductible \$2,000 =194 Units

General Liability: CG 00 01 04 13

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance lapplies:

applies:
a. As if each Named Insured were the only Named Insured; and
b. Separately to each insured against whom claim is made or "suit" is brought.
8. Transfer Of Rights Of Recovery Against Others To Us
If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.



American Bankers Insurance Company of Florida Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 06/01/2024 (12:01 a.m.) to 06/01/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900062990 First Mortgagee / Lender Name:

Named Insured and Mailing Address:

MAJESTIC BEACH RESORT COMMUNITY ASSOCIATION, INC. 495 N RICHARD JACKSON BLVD P C BEACH, FL 32407-3647

Loan Number:

Second Mortgagee / Lender Name: Producer Number: 70001-01554-006

Premium Payor: INSURED

Property Location:

850-650-1950

10811 FRONT BEACH RD Loan Number: PC BEACH, FL 32407-6511

Other / Loss Payee:

For Service Please Contact: FOUNDATION RISK PARTNERS CORP 501 W 11TH ST DBA ACENTRIA INSURANCE PANAMA CITY, FL 32401-2330

Loan Number:

LOCATION AND PROPERTY INFORMATION

Number Of Units: 194 Date of Construction: 01/01/2005 Primary Residence: No Prior NFIP Claims: 0 claim(s) Building Occupancy: Residential Condo Building First Floor Height: 0.20 ft Method Used to Determine First Floor Height: Elevation Certificate Replacement Cost: \$46,422,000 Building Description: Entire Residential Condo Building

Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS,

MASONRY CONSTRUCTION

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

AGE AND PREMIUM INFORMATION		ION Rate Category: FEM	Rate Category: FEMA Rating Engir		
Coverage Type	Coverage Limit	Deductible		Premium	
Building	\$ 46,422,000	\$ 2,000	\$	13,073.00	
Contents	\$ 50,000	\$ 2,000	\$	191.00	
		Increased Cost of Compliance:	\$	75.00	
		Community Rating System Discount:	\$	-3,287.00	
		Full Risk Premium Excluding Fees and Surcharges:	\$	10,052.00	
STATUTORY D	ISCOUNTS	Annual Increase Cap Discount:	\$	-278.00	
		Discounted Premium:	\$	9,774.00	
FEES AND SURCHARGES		Reserve Fund Assessment:	\$	1,759.00	
	Homeowner Floo	d Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$	250.00	
		Federal Policy Fee:	\$	2,128.00	
TOTAL PREMI	IIM DISCOUNTS I	FEES AND SURCHARGES PAID	\$	13.911.00	



American Bankers Insurance Company of Florida Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

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Policy Term: 06/01/2024 (12:01 a.m.) to 06/01/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900199672 First Mortgagee / Lender Name:

Named Insured and Mailing Address:

MAJESTIC BEACH RESORT COMMUNITY ASSOCIATION, INC. 495 N RICHARD JACKSON BLVD PANAMA CITY BEACH, FL 32407-3647

Loan Number:

Producer Number: 70001-01554-006 **Second Mortgagee / Lender Name:**

Premium Payor: INSURED

Property Location:

10901 FRONT BEACH RD

PANAMA CITY BEACH, FL 32407-3502

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FOUNDATION RISK PARTNERS CORP 501 W 11TH ST DBA ACENTRIA INSURANCE PANAMA CITY, FL 32401-2330 850-650-1950

Loan Number:

LOCATION AND PROPERTY INFORMATION

Number Of Units: 329 Date of Construction: 01/01/2005 Primary Residence: No Prior NFIP Claims: 0 claim(s) Building Occupancy: Residential Condo Building First Floor Height: 9.00 ft Method Used to Determine First Floor Height: FEMA determined Replacement Cost: \$56,417,000 Building Description: Entire Residential Condo Building

Property Description: SLAB ON GRADE, THREE OR MORE FLOORS, MASONRY CONSTRUCTION

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

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

COVERAGE AND PREMIUM INFORMATION Rate Category: FEMA Rating Engine Deductible Coverage Type Coverage Limit Premium

	\$ 56,417,000	\$ 1,250	\$ 8,125.00
Contents	\$ 53,000	\$ 1,250	\$ 130.00
		Increased Cost of Compliance:	\$ 75.00
		Community Rating System Discount:	\$ -2,034.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 6,296.00
STATUTORY DIS	COUNTS		\$ 0.00
		Discounted Premium:	\$ 6,296.00
FEES AND SURCI	HARGES	Reserve Fund Assessment:	\$ 1,133.00
	Homeowner Flo	od Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
		Federal Policy Fee:	\$ 2,398.00

\$ 10,077.00