





**ADDITIONAL REMARKS SCHEDULE**

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

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

**SPECIAL CONDITIONS:**

Ordinance or Law Coverage A included, Coverage B&C 10% of bldg  
 FL Statue 718 - Walls Out (up to dry wall)

Crime:  
 Include Designated Agents As Employees Covered For Employee Dishonesty Only  
 (Property Manager)

Flood:  
 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 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.



ASSURANT®

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:

Producer Number: 70001-01554-006

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

10811 FRONT BEACH RD  
P C BEACH, FL 32407-6511

Loan Number:

For Service Please Contact:

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

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/2005	Number Of Units: 194
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 0.20 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, THREE OR MORE FLOORS, MASONRY CONSTRUCTION	Replacement Cost: \$ 46,422,000

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

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

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
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	<b>\$ 10,052.00</b>

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -278.00
<b>Discounted Premium:</b>	<b>\$ 9,774.00</b>

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,759.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 2,128.00

<b>TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID</b>	<b>\$ 13,911.00</b>
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Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00062990



**ASSURANT®**

**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:** 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**

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

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

**COVERAGE AND PREMIUM INFORMATION**

**Rate Category:** FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 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
		<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 6,296.00

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 6,296.00

**FEES AND SURCHARGES**

Reserve Fund Assessment:	\$ 1,133.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 2,398.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 10,077.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
Refer to [www.FloodSmart.gov/floodcosts](http://www.FloodSmart.gov/floodcosts) for more information about flood risk and policy rating.

NFIP POLICY NUMBER: AB00199672