



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:

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 \$59,617,000 Deductible \$1,250 = 329 Units
 Tower 2 East Bldg.: Limit \$47,012,000 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: 06/01/2026 (12:01 a.m.) to 06/01/2027 (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 RICHARD JACKSON BLVD
P C BEACH, FL 32407-3668

Loan Number:

Producer Number: 70001-01554-006

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

10811 FRONT BEACH RD
TOWER 2 EAST
P C BEACH, FL 32407-6511

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: 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: \$ 47,012,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 47,012,000	\$ 2,000	\$ 11,722.00
Contents	\$ 56,000	\$ 2,000	\$ 183.00
Coinsurance penalty may apply. See your Policy Form for Details.			Increased Cost of Compliance: \$ 75.00
			Community Rating System Discount: \$ -2,947.00
			Full Risk Premium Excluding Fees and Surcharges: \$ 9,033.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 9,033.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 1,626.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 2,128.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 13,037.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](https://www.floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: AB00062990

American Bankers Insurance Company of Florida
P.O. Box 4276, Clinton, IA 52733-4276

MAJESTIC BEACH RESORT
495 RICHARD JACKSON BLVD
P C BEACH, FL 32407-3668



This information is now available on assurantflood.com

Visit Flood Insurance on My Accounts to view a copy of your declarations page.



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 06/01/2026 (12:01 a.m.) to 06/01/2027 (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 RICHARD JACKSON BLVD
PANAMA CITY BCH, FL 32407-3668

Loan Number:

Producer Number: 70001-01554-006

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

10901 FRONT BEACH RD
TOWER 1 WEST
PANAMA CITY BCH, 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
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS, MASONRY CONSTRUCTION

Number Of Units: 329
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 9.00 ft
Replacement Cost: \$ 59,617,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 59,617,000	\$ 1,250	\$ 8,330.00
Contents	\$ 56,000	\$ 1,250	\$ 131.00
			Increased Cost of Compliance: \$ 75.00
Coinsurance penalty may apply. See your Policy Form for Details.			Community Rating System Discount: \$ -2,086.00
			Full Risk Premium Excluding Fees and Surcharges: \$ 6,450.00

STATUTORY DISCOUNTS

Newly Mapped Discount: \$ -25.00
Discounted Premium: \$ 6,425.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 1,157.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 2,398.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 10,232.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](https://www.floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: AB00199672

American Bankers Insurance Company of Florida
P.O. Box 4276, Clinton, IA 52733-4276

MAJESTIC BEACH RESORT
495 RICHARD JACKSON BLVD
PANAMA CITY BCH, FL 32407-3668



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