



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 07/11/2023 (12:01 a.m.) to 07/11/2024 (12:01 a.m.)

NAIC: 10111

Policy Number: 6010294001

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BELLE ISLE YACHT CLUB HOA, INC
1142 BELLE ISLE RD
GEORGETOWN, SC 29440-7510

Loan Number:

Producer Number: 70163-18932-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1154 BELLE ISLE RD
GEORGETOWN, SC 29440-7845

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MCGRIFF INSURANCE SERVICES INC
PO BOX 896623
CHARLOTTE, NC 28289-6623
864-297-4444

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 10/01/2008	Number Of Units: 4
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: 12.50 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR, MASONRY	Replacement Cost: \$ 1,291,500

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	\$ 1,000,000	\$ 1,250	\$ 5,271.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Mitigation Discounts:	\$ -874.00
		Community Rating System Discount:	\$ -642.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 3,830.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -2,349.00
Discounted Premium:	\$ 1,481.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 267.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 2,186.00

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

NFIP POLICY NUMBER: 6010294001



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Policy Term: 07/11/2023 (12:01 a.m.) to 07/11/2024 (12:01 a.m.)

NAIC: 10111

Policy Number: 6010294015

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BELLE ISLE YACHT CLUB HOA, INC
1142 BELLE ISLE RD
GEORGETOWN, SC 29440-7510

Loan Number:

Producer Number: 70163-18932-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1168 BELLE ISLE RD BLDG 1
GEORGETOWN, SC 29440-7843

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MCGRIFF INSURANCE SERVICES INC
PO BOX 896623
CHARLOTTE, NC 28289-6623
864-297-4444

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 09/01/2008
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR, MASONRY

Number Of Units: 4
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 11.40 ft
Replacement Cost: \$ 1,216,400

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	\$ 1,000,000	\$ 1,250	\$ 5,776.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Mitigation Discounts:	\$ -793.00
		Community Rating System Discount:	\$ -730.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 4,328.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -2,848.00
Discounted Premium: \$ 1,480.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 266.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 188.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 2,184.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
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NFIP POLICY NUMBER: 6010294015



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Policy Term: 07/11/2023 (12:01 a.m.) to 07/11/2024 (12:01 a.m.)

NAIC: 10111

Policy Number: 6010293984

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

BELLE ISLE YACHT CLUB HOA INC
1142 BELLE ISLE RD
GEORGETOWN, SC 29440-7510

Loan Number:

Producer Number: 70163-18932-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1146 BELLE ISLE RD
GEORGETOWN, SC 29440-7844

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MCGRIFF INSURANCE SERVICES INC
PO BOX 896623
CHARLOTTE, NC 28289-6623
864-297-4444

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 10/21/2008	Number Of Units: 4
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: 11.80 ft
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR, MASONRY	Replacement Cost: \$ 1,215,800

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	\$ 1,000,000	\$ 1,250	\$ 4,694.00
Contents	\$ 0	\$ 0	\$ 0.00
		Increased Cost of Compliance:	\$ 75.00
		Mitigation Discounts:	\$ -765.00
		Community Rating System Discount:	\$ -571.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 3,433.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -1,952.00
Discounted Premium:	\$ 1,481.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 267.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 188.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 2,186.00
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Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 6010293984