



ASSURANT®

American Bankers Insurance Company of Florida  
Scottsdale, AZ

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/01/2024 (12:01 a.m.) to 08/01/2025 (12:01 a.m.)

NAIC: 10111

Policy Number: 6010151334

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

CRYSTAL BAY CONDO ASSOC  
24701 US HIGHWAY 19 N STE 102  
ATTN PROPERTY MANAGER  
CLEARWATER, FL 33763-4086

Loan Number:

Producer Number: 10463-21617-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

2333 FEATHER SOUND DR  
CLEARWATER, FL 33762-3087

Loan Number:

Other / Loss Payee:

For Service Please Contact:

USI INSURANCE SERVICES LLC  
2502 N ROCKY POINT DR FL 4TH  
TAMPA, FL 33607-1421  
800-282-3343

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 07/01/1988  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: Elevation Certificate  
Building Description: Entire Residential Condo Building  
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 206  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 0.00 ft  
Replacement Cost: \$ 40,137,000

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	\$ 40,137,000	\$ 5,000	\$ 85,688.00
Contents	\$ 32,000	\$ 5,000	\$ 524.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -34,438.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 51,849.00</b>

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -8,266.00  
**Discounted Premium:** \$ 43,583.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 7,845.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 2,152.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 53,830.00

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: 6010151334