



THE  
MAIN  
STREET  
AMERICA  
GROUP

NGM Insurance Company  
Old Dominion Insurance Company  
Main Street America Insurance Company  
MSA Insurance Company  
Great Lakes Casualty Insurance Company

NGM Insurance Company

#### Agent Contact Information

Insurance Office Of America Inc  
Po Box 162207  
Commercial Lines  
Altamonte Springs, FL 32716-  
2207  
(407) 788-3000  
Insurer NAIC Number 14788

**Policy Number** 87041998212023  
**NFIP Policy Number** 8704199821  
**Policy Term** 05/12/2023 12:01 AM - 05/12/2024 12:01 AM  
**Policy Form** RCBAP  
**Policy Declarations Type** Renewal Policy Declarations  
**Payor** Insured  
**Rate Category** Rating Engine

## Flood Insurance Policy Declarations

### THIS IS NOT A BILL

#### Insured Name and Mailing Address

SOUTHPOINT OF DAYTONA  
150 DUNDEE RD  
% TJW MANAGEMENT CO INC  
DAYTONA BEACH SHORES, FL 32118-5406

#### Property Location

4453 S ATLANTIC AVE  
PONCE INLET, FL 32127-7154

### COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
<b>Building</b>	\$12,705,000	\$2,000	Building Premium	\$72,072
<b>Contents</b>	\$0	\$0	Contents Premium	\$0

ICC Premium	\$75
Mitigation Discounts	(-\$0)
CRS Discount	(-\$17,989)
<b>Full-Risk Premium</b>	<b><u>\$54,158</u></b>

### PROPERTY INFORMATION

<b>Flood Zone</b>	VE
<b>Primary Residence</b>	No
<b>Building Occupancy</b>	Res. Condo Building
<b>Building Description</b>	Res. Condo Building
<b>Building Description Detail</b>	
<b>First Floor Height</b>	1.0 Feet
<b>Method Used for 1st Floor Height</b>	FEMA determined
<b>Property Description</b>	Elevated w/o enclsr. on Posts, 3 Floors, Other
<b>Date of Const/Substantial Imp</b>	01/01/1982
<b>Replacement Cost Value</b>	\$12,704,400
<b>Prior NFIP Claims</b>	0 claims
<b>Number of Units</b>	77

<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(-\$39,525)
Pre-FIRM Discount	(-\$0)
Newly Mapped Discount	(-\$0)
Other Statutory Discounts	(-\$0)
<b>Discounted Premium</b>	<b><u>\$14,633</u></b>
<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$2,634
HFIAA Surcharge	\$250
Federal Policy Fee	\$1,710
Probation Surcharge	\$0
<b>Total Annual Premium</b>	<b>\$19,227</b>

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

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

### MORTGAGE INFORMATION

Coverage limitations may apply. See your policy form for details.

For Questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

**Policy Issued By:** NGM Insurance Company

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