



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
This Declarations Page is part of your Policy.  
**Policy Term: 01/01/2025 (12:01 a.m.) to 01/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 9901538674

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

ORLEANS COURT CONDOMINIUM  
18 41ST ST UNIT 104  
OCEAN CITY, MD 21842-3362

**Loan Number:**

**Producer Number:** 10464-01381-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

14001 COASTAL HWY BLDG 1  
OCEAN CITY, MD 21842-8048

WEST

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

HARFORD GENERAL INS AGENCY INC  
1407 YORK RD STE 201  
LUTHERVILLE, MD 21093-6042  
410-560-3553

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1972  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: FEMA determined  
Building Description: Entire Residential Condo Building  
Property Description: ELEVATED WITHOUT ENCLOSURE, THREE OR MORE FLOORS

Number Of Units: 30  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 3.00 ft  
Replacement Cost: \$ 2,489,000

*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	\$ 2,489,000	\$ 2,000	\$ 4,289.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -834.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 3,530.00</b>

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 3,530.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 635.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 1,140.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 5,555.00

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: 0153867402



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NAIC: 10111

**Policy Number:** 9901538673

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

ORLEANS COURT CONDOMINIUM  
18 41ST ST UNIT 104  
OCEAN CITY, MD 21842-3362

**Loan Number:**

**Producer Number:** 10464-01381-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

14001 COASTAL HWY BLDG 2  
OCEAN CITY, MD 21842-8048

*NORTH*

**Loan Number:**

**For Service Please Contact:**

HARFORD GENERAL INS AGENCY INC  
1407 YORK RD STE 201  
LUTHERVILLE, MD 21093-6042  
410-560-3553

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1972  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: FEMA determined  
Building Description: Entire Residential Condo Building  
Property Description: ELEVATED WITHOUT ENCLOSURE, THREE OR MORE FLOORS

Number Of Units: 24  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 3.00 ft  
Replacement Cost: \$ 1,956,000

*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	\$ 1,956,000	\$ 2,000	\$ 3,612.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 69.00
Community Rating System Discount:			\$ -697.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 2,984.00</b>

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 0.00  
\$ 2,984.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 537.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 1,020.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 4,791.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.  
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NFIP POLICY NUMBER: 0153867302





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**Policy Term: 01/01/2025 (12:01 a.m.) to 01/01/2026 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 9901538672

**First Mortgagee / Lender Name:**

**Named Insured and Mailing Address:**

ORLEANS COURT CONDOMINIUM  
18 41ST ST UNIT 104  
OCEAN CITY, MD 21842-3362

**Loan Number:**

**Producer Number:** 10464-01381-000

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

14001 COASTAL HWY BLDG 3  
OCEAN CITY, MD 21842-8048

*EAST*

**Loan Number:**

**For Service Please Contact:**

HARFORD GENERAL INS AGENCY INC  
1407 YORK RD STE 201  
LUTHERVILLE, MD 21093-6042  
410-560-3553

**Other / Loss Payee:**

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 07/01/1972  
Building Occupancy: Residential Condo Building  
Method Used to Determine First Floor Height: FEMA determined  
Building Description: Entire Residential Condo Building  
Property Description: ELEVATED WITHOUT ENCLOSURE, THREE OR MORE FLOORS

Number Of Units: 30  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 3.00 ft  
Replacement Cost: \$ 2,489,000

*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	\$ 2,489,000	\$ 2,000	\$ 4,289.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -834.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 3,530.00</b>

**STATUTORY DISCOUNTS**

**Discounted Premium:** \$ 3,530.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 635.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 1,140.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID**

\$ 5,555.00

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: 0153867202