



**ASSURANT®**

**American Bankers Insurance Company of Florida**  
**Scottsdale, AZ**  
**Renewal Flood Insurance Policy Declarations**  
 This Declarations Page is part of your Policy.  
**Policy Term: 01/01/2026 (12:01 a.m.) to 01/01/2027 (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

**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. 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	\$ 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:** \$ 0.00  
 \$ 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.

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://floodsmart.gov/flood) to learn more about flood insurance.

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

**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: 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. 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	\$ 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.

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://floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: 0153867302





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**Renewal Flood Insurance Policy Declarations**  
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**Policy Term: 01/01/2026 (12:01 a.m.) to 01/01/2027 (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:**

**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. 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	\$ 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:** \$ 0.00  
 \$ 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.

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://floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: 0153867202