



**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

WES

**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. 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

Coinsurance penalty may apply.  
See your Policy Form for Details.

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**

<b>Discounted Premium:</b>	<b>\$ 3,530.00</b>
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**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](http://floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: 0153867402

**ASSURANT®****American Bankers Insurance Company of Florida****Scottsdale, AZ****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:** 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:****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**Number Of Units: 24  
Primary Residence: No  
Prior NFIP Claims: 0 claim(s)  
First Floor Height: 3.00 ft  
Replacement Cost: \$ 1,956,000

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

*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

Coinsurance penalty may apply.

See your Policy Form for Details.

Increased Cost of Compliance:	\$ 69.00
Community Rating System Discount:	\$ -697.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>	\$ 2,984.00

**STATUTORY DISCOUNTS**

<b>Discounted Premium:</b>	\$ 2,984.00
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**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



American Bankers Insurance Company of Florida

Scottsdale, AZ

**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

MAP

**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:**

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**LOCATION AND PROPERTY INFORMATION**

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Date of Construction: 07/01/1972

Number Of Units: 30

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 3.00 ft

Replacement Cost: \$ 2,489,000

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

*Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.*

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**COVERAGE AND PREMIUM INFORMATION**

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**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

**Full Risk Premium Excluding Fees and Surcharges:** \$ 3,530.00

Coinurance penalty may apply.

See your Policy Form for Details.

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**STATUTORY DISCOUNTS**

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\$ 0.00  
**Discounted Premium:** \$ 3,530.00

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**FEES AND SURCHARGES**

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

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

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\$ 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](http://floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: 0153867202