



**ASSURANT®**

**American Bankers Insurance Company of Florida  
Scottsdale, AZ**

**Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

**Policy Term: 09/13/2024 (12:01 a.m.) to 09/13/2025 (12:01 a.m.)**

NAIC: 10111

**Policy Number:** 6900012998

**Named Insured and Mailing Address:**

JOHN & MELISSA GERLING  
C/O SUNSET REEF HOA  
24701 US HIGHWAY 19 N STE 102  
C/O AMERI-TECH COMMUNITY MNGT  
CLEARWATER, FL 33763-4086

**First Mortgagee / Lender Name:**

JPMORGAN CHASE BANK NA  
ISAOA ATIMA  
PO BOX 4465  
SPRINGFIELD, OH 45501-4465

**Loan Number:** 1394664507

**Producer Number:** 60353-59492-002

**Second Mortgagee / Lender Name:**

**Premium Payor:** INSURED

**Property Location:**

17960 GULF BLVD APT 107 BLDG 1  
REDINGTON SHORES, FL 33708-1140

**Loan Number:**

**Other / Loss Payee:**

**For Service Please Contact:**

INSURANCE OFFICE OF AMERICA  
1855 W STATE ROAD 434  
LONGWOOD, FL 32750-5069  
305-491-3728

**Loan Number:**

**LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1989	Primary Residence: No
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.10 ft
Building Description: Main Dwelling	Replacement Cost: \$ 239,815
Property Description: ELEVATED WITH ENCLOSURE ON SOLID FOUNDATION WALLS, ONE FLOOR, MASONRY CONSTRUCTION	

*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	\$ 250,000	\$ 1,250	\$ 3,830.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 73.00
Community Rating System Discount:			\$ 0.00
<b>Full Risk Premium Excluding Fees and Surcharges:</b>			<b>\$ 3,903.00</b>

**STATUTORY DISCOUNTS**

Annual Increase Cap Discount: \$ -3,078.00  
**Discounted Premium:** \$ 825.00

**FEES AND SURCHARGES**

Reserve Fund Assessment: \$ 149.00  
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00  
Federal Policy Fee: \$ 47.00

**TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID** \$ 1,271.00

Coverage limitations may apply. See your NFIP Dwelling 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: AB00012998