



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0736049  
8/06/24  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150519881 14	1150519881	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/24/24 To:7/24/25 12:01 am Standard Time	08/06/2024	0736049	1150519881

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466  
KEVIN.MARTIN-VEGUE@IOAUSA.COM

SEA RANCH CLUB CONDO ASSOC INC  
5000 N OCEAN BLVD BLDG A  
BLDG A RECREATION BLDG  
LAUD BY SEA FL 33308-2929

Property Location (if other than above)  
5100 N OCEAN BLVD, LAUD BY SEA FL 33308

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Non-Residential Building  
Building Description: Recreation Building

Flood Risk: VE  
First Floor Height: 1.5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 12/31/1976  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 105,000

Coverage	Deductible	Annual Premium
BUILDING	\$105,000	\$866.00
CONTENTS	\$16,000	\$303.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$22.00  
Community Rating Discount: \$99.00  
**FULL RISK PREMIUM: \$1,092.00**  
DISCOUNTED PREMIUM: \$1,092.00  
Reserve Fund Assessment: \$197.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**TOTAL WRITTEN PREMIUM AND FEES: \$1,586.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
Patricia Templeton-Jones, President

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Company





A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 1021  
 0736049  
 3/20/24  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150248363 14	1150248363	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/09/24 To:3/09/25 12:01 am Standard Time	03/20/2024	0736049	2510089520

Agent (561)208-0078  
 INSURANCE OFFICE OF AMERICA  
 INC  
 1877 S FEDERAL HWY STE 200  
 BOCA RATON FL 33432-7466  
 DAVID.ZEMLIN@IOAUSA.COM

SEA RANCH CLUB CONDO ASSN INC  
 5000 N OCEAN BLVD  
 LAUD BY SEA FL 33308-2929

Property Location (if other than above)  
 5000 N OCEAN BLVD, LAUD BY SEA FL 33308

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Non-Residential Building  
 Building Description: Recreation Building

Flood Risk: VE  
 First Floor Height: 1.5 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 01/01/1978  
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 16 floors

Replacement Cost Value: 101,000

Coverage	Deductible	Annual Premium
BUILDING	\$101,000	\$319.00
CONTENTS	\$20,000	\$132.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$9.00  
 Community Rating Discount: \$26.00  
 FULL RISK PREMIUM: \$434.00  
 DISCOUNTED PREMIUM: \$434.00  
 Reserve Fund Assessment: \$78.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$809.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
 Wright National Flood Insurance Company A stock company  
 Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
 Patricia Templeton-Jones, President

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Company





A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0736049  
8/06/24  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150518552 14	1150518552	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/23/24 To:7/23/25 12:01 am Standard Time	08/06/2024	0736049	1150518552

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466  
KEVIN.MARTIN-VEGUE@IOAUSA.COM

SEA RANCH CLUB CONDO ASSOC INC  
5000 N OCEAN BLVD  
LAUD BY SEA FL 33308-2929

Property Location (if other than above)  
4900 N OCEAN BLVD, LAUD BY SEA FL 33308

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Non-Residential Building  
Building Description: Recreation Building

Flood Risk: VE  
First Floor Height: 1.5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1980  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 113,000

Coverage	Deductible	Annual Premium
BUILDING	\$113,000	\$1,752.00
CONTENTS	\$20,000	\$481.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$42.00  
Community Rating Discount: \$0.00  
**FULL RISK PREMIUM: \$2,275.00**  
Statutory Discounts  
Annual Increased Cap Discount: \$273.00  
DISCOUNTED PREMIUM: \$2,002.00  
Reserve Fund Assessment: \$360.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**TOTAL WRITTEN PREMIUM AND FEES \$2,659.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
Patricia Templeton-Jones, President

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Company





A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0736049  
9/19/23  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150866097 11	1150866097	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/24/23 To:9/24/24 12:01 am Standard Time	09/19/2023	0736049	09115013422402

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466  
DAVID.ZEMLIN@IOAUSA.COM

SEA RANCH CLUB CONDOMINIUM ASSOC  
5000 N OCEAN BLVD  
FORT LAUDERDALE FL 33308-2929

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
5100 N OCEAN BLVD BLDG A, FORT LAUDERDALE FL 33308

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: VE  
First Floor Height: 1.5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1979  
Prior NFIP Claims: 0  
Number of Units: 272  
Replacement Cost Value: 125,755,600

Property Description: Basement, 16 floors

Coverage	Deductible	Annual Premium
BUILDING	\$68,000,000	\$32,691.00
CONTENTS	\$100,000	\$305.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$3,288.00  
**FULL RISK PREMIUM: \$29,783.00**  
DISCOUNTED PREMIUM: \$29,783.00  
Reserve Fund Assessment: \$5,361.00  
Federal Policy Service Fee: \$2,284.00  
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your Policy Form for details.**

**TOTAL WRITTEN PREMIUM AND FEES: \$37,678.00**

**THIS IS NOT A BILL**

Premium Paid by: Agent

**Forms and Endorsements:**

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Company





A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0736049  
9/27/23  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150866102 11	1150866102	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/24/23 To:9/24/24 12:01 am Standard Time	09/27/2023	0736049	09115013422202

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466  
DAVID.ZEMLIN@IOAUSA.COM

SEA RANCH CLUB CONDOMINIUM ASSOC  
5000 N OCEAN BLVD  
FORT LAUDERDALE FL 33308-2929

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
5000 N OCEAN BLVD BLDG B, FORT LAUDERDALE FL 33308

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: VE  
First Floor Height: 1.5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1980  
Prior NFIP Claims: 0  
Number of Units: 180  
Replacement Cost Value: 73,952,500

Property Description: Basement, 15 floors

Coverage	Deductible	Annual Premium
BUILDING	\$45,000,000	\$15,628.00
CONTENTS	\$100,000	\$223.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$1,573.00  
**FULL RISK PREMIUM: \$14,353.00**  
DISCOUNTED PREMIUM: \$14,353.00  
Reserve Fund Assessment: \$2,584.00  
Federal Policy Service Fee: \$2,100.00  
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your Policy Form for details.**

**TOTAL WRITTEN PREMIUM AND FEES: \$19,287.00**

**THIS IS NOT A BILL**

Premium Paid by: Agent

**Forms and Endorsements:**

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Company



FFL99.001 1021  
0736049  
9/27/23

09 1150866102 11

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466

First Mortgagee  
Loan 101245783  
SHELLPOINT MORTGAGE SERVICING  
ATTN CUSTOMER SERVICE  
ISAOA  
PO BOX 10826  
GREENVILLE SC 29603-0826

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

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](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company







A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0736049  
9/05/23  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150866106 11	1150866106	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/24/23 To:9/24/24 12:01 am Standard Time	09/05/2023	0736049	0911501342

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466  
DAVID.ZEMLIN@IOAUSA.COM

SEA RANCH CLUB CONDOMINIUM ASSOC  
5000 N OCEAN BLVD  
FORT LAUDERDALE FL 33308-2929

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
4900 N OCEAN BLVD BLDG C, FORT LAUDERDALE FL 33308

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Residential Condominium Building  
Building Description: Entire Residential Condo Building

Flood Risk: VE  
First Floor Height: 1.9 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 01/01/1981  
Prior NFIP Claims: 0  
Number of Units: 270  
Replacement Cost Value: 115,591,400

Property Description: Basement, 16 floors

Coverage	Deductible	Annual Premium
BUILDING	\$67,500,000	\$1,250
CONTENTS	\$100,000	\$1,250
		\$26,154.00
		\$261.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Community Rating Discount: \$2,630.00  
**FULL RISK PREMIUM: \$23,860.00**  
DISCOUNTED PREMIUM: \$23,860.00  
Reserve Fund Assessment: \$4,295.00  
Federal Policy Service Fee: \$2,280.00  
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your Policy Form for details.**

TOTAL WRITTEN PREMIUM AND FEES: \$30,685.00

**THIS IS NOT A BILL**

Premium Paid by: Agent

**Forms and Endorsements:**

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Company



FFL99.001 1021  
0736049  
9/05/23

09 1150866106 11

Agent (561)208-0078  
INSURANCE OFFICE OF AMERICA  
INC  
1877 S FEDERAL HWY STE 200  
BOCA RATON FL 33432-7466

First Mortgagee  
Loan 0140418179  
AMERICAN FINANCIAL NETWORK INC  
CO CENLAR  
ISAOA ATIMA  
PO BOX 202028  
FLORENCE SC 29502-2028

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

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](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

073604909115086610623248

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Company

