



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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 03/29/2023 (12:01 a.m.) to 03/29/2024 (12:01 a.m.)

ASSURANT®

NAIC: 10111

Policy Number: 0210504454

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

TIDES, DRIFTWOOD, OASIS HOA IN
505 N KINGS HWY # 3160
INLET HOA MGT SERVICES LLC
MYRTLE BEACH, SC 29577-3978

Loan Number:

Producer Number: 70163-19149-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1205/1207 S OCEAN BLVD - TIDES
MYRTLE BEACH, SC 29577-0000

Loan Number:

For Service Please Contact:

H. B. SPRINGS CO., INC
PO BOX 246
MYRTLE BEACH, SC 29578-0246
843-448-6551

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 12/01/1977
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 100
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.30 ft
Replacement Cost: \$ 8,300,000

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	\$ 8,300,000	\$ 1,250	\$ 36,448.00
Contents	\$ 0	\$ 0	\$ 0.00

Increased Cost of Compliance: \$ 75.00

Community Rating System Discount: \$ -9,083.00

Full Risk Premium Excluding Fees and Surcharges: \$ 27,440.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 27,440.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 4,939.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,940.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 34,569.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 0210504454



ASSURANT®

Privacy Notice

You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

Pursuant to the United States Gramm-Leach Bliley Act, companies that qualify as financial institutions must provide their customers with a Privacy Notice on an annual basis. If you have asked not to be solicited, that request is still in effect. ~~You do not need to contact us again. This is not a solicitation. You do not need to respond.~~

This Privacy Notice gives you examples of the types of data we lawfully collect, use, share or disclose; and the kinds of companies with whom we may lawfully share such data. These examples serve only as illustrations; they should not be considered all of the data we may lawfully collect, use or share. Below is our privacy pledge to you:

Our Privacy Principles:

- We do not sell your personal information.
- We do not share your personal information with anyone outside the Assurant family of affiliated companies unless you expressly authorize the sharing, or it is permitted or required by law.
- We do not allow those with whom we do business to use our customer information for their own marketing purposes unless there is a valid joint marketing agreement.
- We will not collect, use, share or disclose any of your information if prohibited by law.
- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

Information We May Collect

The level of information we may collect varies depending upon the type of services and products we offer you. Here are some examples of the types of information we may collect and how we gather it:

- From you (or provided to us on your behalf), on applications and other forms you submit to us; for example: your name, address, social security number, telephone number, employer and income.
- From your transactions with our companies or other non-affiliated parties; for example: your name, address, telephone number, age, credit card use, insurance coverage, transaction history, claims history and premiums.
- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected **only** if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data **only** to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.





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ASSURANT®

NAIC: 10111

Policy Number: 0210363631

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

TIDES, DRIFTWOOD, OASIS HOA INC
505 N KINGS HWY # 3160
INLET HOA MGT SERVICES LLC
MYRTLE BEACH, SC 29577-3978

Loan Number:

Producer Number: 70163-19149-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

120571207 S OCEAN BEVD - DRIFTWOOD
MYRTLE BEACH, SC 29577-0000

Loan Number:

For Service Please Contact:

H. B. SPRINGS CO., INC
PO BOX 246
MYRTLE BEACH, SC 29578-0246
843-448-6551

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 09/09/1986
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 169
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.00 ft
Replacement Cost: \$ 12,950,000

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	\$ 12,950,000	\$ 1,250	\$ 53,461.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -13,336.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 40,200.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -475.00
Discounted Premium: \$ 39,725.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 7,151.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 2,078.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 49,204.00



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You are a valued customer and we strive to meet your privacy concerns. We want to make sure your personal information is protected and that you understand the policies that protect you. Assurant companies and other insurers that operate under this Privacy Notice (“We”) provide various insurance products, including pre-funded funeral insurance, mobile insurance, credit insurance, and membership products. Our products may be sold directly to individuals, sold through our agents or offered on behalf of other companies. These other companies may be banks, finance companies, retailers, utilities, automobile dealers, manufactured housing, mortgage companies or funeral homes.

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- We contractually require any person or business providing products or services on our behalf to safeguard our customer information.

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- From consumer reporting agencies, public records and data collection agencies; for example: your obligations with others and your creditworthiness. However, we will not use your credit score, credit report or any other credit-related information in jurisdictions where it is prohibited by law.
- From health care providers, such as doctors and hospitals; for example: your past or present health condition. Health data will be collected only if we need to find out if you are eligible for coverage, process claims or prevent fraud, as authorized by you or as the law may permit or require. NOTE: We collect health data only to manage a health-related product or service; for example: life or disability insurance, for which you applied, or as otherwise permitted by law.
- From you when you enroll, request a service, or file a claim on one of our websites; for example: your name, address, contract number, credit card issuer and account number, personal identification number, e-mail address, service contract and claim information.
- From your visits to our internet websites; for example: session number and user ID. By reviewing our Online Privacy Policy along with the Legal Notice, Terms of Use, Site Agreement or similarly named link appearing on any of our websites, you may learn of any “cookies” utilized by us and of any additional information that may be collected from you on that site.



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