



FLOOD POLICY DECLARATIONS

ASSURANT® American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337

Standard Policy

Type: Renewal

Policy Period: 09/06/2018 09/06/2019

Original New Business Effective Date: 09/06/2013

Reinstatement Date:

Form: Dwelling

For payment status, call: (800) 423-4403

These Declarations are effective as of: 09/06/2018 at 12:01 AM

Address Info

Producer Name and Mailing Address:

FITZGIBBONS ARNOLD & CO.AGCY
PO BOX 45520
CLEVELAND, OH 44145-0520

Insured Name and Mailing Address:

WEST HARBOR LAGOONS BOATAMINIU
C/O CONTINENTAL MANAGEMENT CO
20545 CENTER RIDGE RD STE LL20
ROCKY RIVER, OH 44116-3423

NFIP Policy Number: 9905291636

Agent/Agency #: OHF572

Reference #: 70163-20175-000

Phone #: (440) 892-3636

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

133 SHOAL DRIVE
LAKESIDE MARBLEHEAD, OH 43440

Building Description:

Single Family
Two Floors
Below Grade Crawlspace
Main House

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: AE Current Zone:

Community Number: 39 0432 0165 C

Community Name: OTTAWA COUNTY *

Grandfathered: No

Post-Firm Construction

Program Type: Regular

Newly Mapped into SFHA:

Elev Diff: 2-

Elevated Building: N

Includes Addition(s) and Extension(s)

Replacement Cost: \$125,000

Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	125,000	1.080 / .140	5,000	185	554.00	Premium Subtotal:	667.00
Contents:	50,000	.480 / .120	5,000	37	113.00	Multiplier:	
Contents Location:	Basement or Enclosure and					ICC Premium:	38.00
						CRS Discount:	.00
						Reserve Fund Assmt:	106.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	50.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
Coverage Limitations May Apply. See Your Policy Form for Details.						Total Premium Paid:	1,111.00

Mortgage Info

First Mortgage:

CROGHAN COLONIAL BANK
PO Box 310
Fremont, OH 43420-0310
Loan#: 2605748

Loss Payee:

Second Mortgage:

Disaster Agency:



IMPORTANT INFORMATION ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits, and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property, as contained in FEMA's database, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent (refer to your Declarations Page on the reverse side).