

RESIDENTIAL CONDO BUILDING ASSOCIATION NON-BINDING QUOTE



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	48424	Quote Number	09QT5795094499
Agency	ACENTRIA INSURANCE	Applicant	GRAND PANAMA BEACH RESORT
Address	4634 GULFSTARR DR,	Current Date	06/18/2026
City, State, Zip	DESTIN, FL 32541-3715	Effective Date	07/01/2026
Phone Number	850.230.0800	Rating Method	Rating Engine

BUILDING INFORMATION			
Property Address	11807 FRONT BEACH RD TOWER 1	Building Replacement Cost	\$50,399,901
City, State, Zip	PANAMA CITY BEACH, FL 32407-0631	Building Square Footage	290908 sq. ft.
Construction Date	01/01/2007	Occupancy Type	Residential Condominium Building
Primary Residence	No	Foundation Type	Basement
Pre-FIRM	No	# of Floors	23
Newly Mapped Discount	No	Elevation Certificate	Yes
Machinery & Equipment	Not Elevated	Lowest Floor Elevation	17.4 feet
Building Flood Proofed	No		

COMMUNITY INFORMATION		COVERAGE/PREMIUM INFORMATION		
Program Type	Flood Residential Condo Building Assn Policies	Coverage	Limits	Deductible
Community	120013 - PANAMA CITY BEACH, CITY OF	Building	\$46,570,000	\$1,250
Flood Risk/Rated Zone	X	Discount/Surcharge	\$5,755	
		1 Year Premium	\$22,964	

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

LC I reject building and contents coverage for flood protection.

LC I reject contents coverage for flood protection.

LC I understand that my building coverage is lower than the replacement cost of my structure.

Property Owner Signature: Louis Coleman Date: 06/29/2026
Louis Coleman (06/29/2026 12:20:47 CDT)

This quote is issued by Wright National Flood Insurance Company

20260618130612

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.

RESIDENTIAL CONDO BUILDING ASSOCIATION NON-BINDING QUOTE



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$0	\$0	\$22,964
\$2,000	\$0	\$0	\$22,947
\$5,000	\$0	\$0	\$22,902
\$10,000	\$0	\$0	\$22,854
\$25,000	\$0	\$0	\$22,766

This quote is issued by Wright National Flood Insurance Company

20260618130612

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.

FLOOD INSURANCE APPLICATION SUMMARY



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115283165900	Application Date	06/29/2026
Policy Period	07/01/2026 to 07/01/2027	Waiting Period	Renewal Conversion - No Wait
Agency Number	48424	Premium paid by	Insured
Agency	ACENTRIA INSURANCE	Insured Name	GRAND PANAMA BEACH RESORT
Agency Address	4634 GULFSTARR DR DESTIN, FL 32541-3715	Property Address	11807 FRONT BEACH RD TOWER 1 PANAMA CITY BEACH , FL 32407-0631
Agent Phone	850.230.0800	Premium Due By	07/30/2026

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Residential Condominium Building
Community Name	PANAMA CITY BEACH, CITY OF	Foundation Type	Basement
Current Community Number	120013	Date of Construction	01/01/2007
Current Map Panel Suffix	0312 J	Replacement Cost	\$50,399,901
Rate Category	Rating Engine	Principal/Primary Residence	No
		SFIP Form	Residential Condo Association

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$46,570,000	\$1,250	\$23,138

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$23,213
Name of Check Holder	Insured	Fees	+	\$5,506
Check #		Discounts	-	\$5,755
Check Date	06/29/2026	TOTAL AMOUNT DUE	=	\$22,964
Check Owner Signature	<u>Louis Coleman</u> Louis Coleman (06/29/2026 12:20:47 CDT)	PREMIUM DUE DATE		
Amount	\$ 22964.00	We must <u>receive</u> premium in full by 07/30/2026 to keep the policy period as shown in the Policy Information section above.		

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• Elevation Certificate based on Finished Construction • Photographs that are dated and compliant • Cost valuation / appraisal including cost of foundation • Current declaration page from current NFIP carrier

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

This policy is issued by Wright National Flood Insurance Company

09115283165900 - 20260629111018 - 22,964.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115283165900	Policy Period	07/01/2026 to 07/01/2027
Bill To Renewal	Insured	Waiting Period	Renewal Conversion - No Wait

AGENT/PRODUCER INFORMATION

Agency ACENTRIA INSURANCE
Agency Address 4634 GULFSTARR DR
City, State, Zip DESTIN, FL 32541-3715
Agent Phone 850.230.0800
Email Address sherrywill@knology.net
Agency Number 48424

POLICYHOLDER INFORMATION

Insured Name GRAND PANAMA BEACH RESORT
Property Address 11807 FRONT BEACH RD
 TOWER 1
 PANAMA CITY BEACH, FL 32407-0631
Phone Number 850.230.0416
Email Address melissa@coastalinsure.net
Mailing Address 13220 PANAMA CITY BEACH PKWY
 C O FIRSTSERVICE RESIDENTIAL
 PANAMA CITY BEACH, FL 32407-2838

COMMUNITY INFORMATION

Community Name	PANAMA CITY BEACH, CITY OF		
Community Program Type	Regular		
Current Community Number	120013	Zone Determination	No
Current Map Panel Suffix	0312 J		
Current Flood Zone	X		

BUILDING LOCATION

County or Parrish	BAY	Leased Federal Land	No
Latitude	30.186764	CBRS/OPA	No
Longitude	-85.824946		

BUILDING INFORMATION

Building Occupancy	Residential Condominium Building	Original Construction Date	01/01/2007
Building Description	Entire Residential Condo Building	Number of Units in Building	187
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	290908 sq. ft.	Over Water	Not Over Water
Number of Floors	23	Machinery and Equipment Discount	No
Construction Type	Frame	Elevators	Yes
Foundation Type	Basement	Principal/Primary Residence	No
Building Flood Proofed	No	Percentage of Residency	50% or Less
		Replacement Cost	\$50,399,901
		Additions and Extensions	Excludes Additions/Extensions
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	2.8	Elevation Certification Date	06/16/2026
First Floor Height Used	2.8	Diagram Number	2
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	14.6 feet
		Lowest Floor Elevation	17.4 feet

This policy is issued by Wright National Flood Insurance Company

09115283165900 - 20260629111018 - 22,964.00



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$46,570,000	\$1,250	\$23,138	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$23,138
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$75
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$5,755
FULL RISK PREMIUM	=		\$17,458

STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$17,458
Reserve Fund Assessment	+		\$3,142
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$2,114
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$22,964

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 06/16/2026

I understand that my building coverage is lower than the replacement cost of my structure. Initials: LC

I reject contents coverage. Initials LC

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Louis Coleman

Print Name of Insured

Louis Coleman

Louis Coleman (06/29/2026 12:20:47 CDT)

Signature of Insured

06/29/2026

Date

Print Name of Agent/Broker

Signature of Agent/Broker

Date



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

LEGAL INFORMATION**Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

This policy is issued by Wright National Flood Insurance Company

09115283165900 - 20260629111018 - 22,964.00