



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
5/21/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

<b>PRODUCER</b> COASTAL COMMUNITY INSURANCE - Panama City Beach 12129 Panama City Beach Pkwy Panama City Beach FL 32407  License#: L100460		<b>CONTACT</b> NAME: Nannette Newberry PHONE (A/C, No, Ext): 8502300800 E-MAIL ADDRESS: nannette@coastalinsure.net PRODUCER CUSTOMER ID: GRANPAN-03		<b>FAX</b> (A/C, No): 850-230-0992	
<b>INSURED</b> Grand Panama Beach Resort Condominium Association, Inc 11800 Front Beach Road Panama City Beach FL 32407		<b>INSURER(S) AFFORDING COVERAGE</b>			<b>NAIC #</b>
		<b>INSURER A:</b> Steadfast Insurance Company			26387
		<b>INSURER B:</b> Trisura Specialty Insurance Company			16188
		<b>INSURER C:</b>			
		<b>INSURER D:</b>			
		<b>INSURER E:</b>			
		<b>INSURER F:</b>			

## COVERAGES

CERTIFICATE NUMBER: 314460949

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

TOWER 1: 11807 FRONT BEACH RD, PANAMA CITY BEACH, FL: 32407 20 STORIES, 187 RESIDENTIAL UNITS  
TOWER 2: 11800 FRONT BEACH RD, PANAMA CITY BEACH, FL: 32407 20 STORIES, 112 RESIDENTIAL UNITS

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
A	<input checked="" type="checkbox"/>	PROPERTY	ECL046879000	12/1/2024	12/1/2025	<input checked="" type="checkbox"/>	BUILDING	\$
		CAUSES OF LOSS					PERSONAL PROPERTY	\$
		BASIC					BUSINESS INCOME	\$
		BROAD					EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
	<input checked="" type="checkbox"/>	WIND					BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	HURRICANE				<input checked="" type="checkbox"/>	TIV	\$ 75,951,590
								\$
		INLAND MARINE	TYPE OF POLICY					\$
		CAUSES OF LOSS						\$
		NAMED PERILS	POLICY NUMBER					\$
								\$
B B	<input checked="" type="checkbox"/>	CRIME	TLUCAP500051-00 TLUCAP500051-00	7/1/2024 7/1/2024	7/1/2025 7/1/2025	<input checked="" type="checkbox"/>		\$ 2,000,000
		TYPE OF POLICY						\$
		D&O				<input checked="" type="checkbox"/>	LIMIT	\$ 1,000,000
A	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	ECL046879000	12/1/2024	12/1/2025	<input checked="" type="checkbox"/>	LIMIT	\$ 75,951,590
						<input checked="" type="checkbox"/>	DEDUCTIBLE	\$ 5,000
B		General Liability	TLUCAP500051-00	7/1/2024	7/1/2025	<input checked="" type="checkbox"/>	LIMIT	\$ 1,000,000
		UMBRELLA SEE ATTACHED				<input checked="" type="checkbox"/>	LIMIT	\$ 15,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
SEE NEXT PAGE

See Attached...

## CERTIFICATE HOLDER

## CANCELLATION

FOR INFORMATION ONLY  
United States

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

*Chris H. Lybick*

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# **ADDITIONAL REMARKS SCHEDULE**

Page 1 of 1

AGENCY COASTAL COMMUNITY INSURANCE - Panama City Beach		NAMED INSURED Grand Panama Beach Resort Condominium Association, Inc 11800 Front Beach Road Panama City Beach FL 32407
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

## **ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

### **SPECIAL CONDITIONS:**

SPECIAL CONDITIONS / OTHER COVERAGES:  
 Hazard: TOWER 1: \$34,986,589      DETACHED GARAGE \$2,700,000  
           TOWER 2: \$36,714,614  
 Replacement Cost-Agreed Value No- Coinsurance  
 No Inflation Guard  
 Cancellation: 10 Day Non-Pay, 30 day all other  
 Ordinance or Law Coverage FULL A 5%; B&C COMBINED  
 Florida Statue 718 (Walls Out)

General Liability:  
 Separation of Insured INCLUDED  
 TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US INCLUDED

UMBRELLA  
 RICHMOND NATIONAL INSURANCE COMPANY/RN-7-0326753-02,\$5M  
 STARSTONE SPECIALTY INSURANCE COMPANY/CSX00033373-03\$5M  
 HOUSTON SPECIALTY INSURANCE CO ESB-HS-UCX-0001068-00 \$5M

Crime:  
 INCLUDE DESIGNATED AGENTS AS EMPLOYEES, EMPLOYEE THEFT ONLY



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  
0048424  
6/10/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151365442 08	1151365442	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/13/24 To: 7/13/25 12:01 am Standard Time	06/10/2024	0048424	1151365442

Agent (850)230-0800  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

GRAND PANAMA BEACH CONDO ASSOCIATION INC  
495 N RICHARD JACKSON BLVD  
PANAMA CITY BEACH FL 32407-3647

MAIL@ACENTRIA.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
11800 FRONT BEACH RD, TOWER 2, PANAMA CITY BEACH FL 32407

**Rating Information**

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

Flood Risk: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/2007  
Prior NFIP Claims: 0  
Number of Units: 115  
Replacement Cost Value: 44,395,210

Property Description: Slab on Grade, 16 floors

Coverage	Deductible	Annual Premium
BUILDING	\$28,750,000	\$52,536.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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: \$13,105.00  
FULL RISK PREMIUM: \$39,506.00  
Statutory Discounts  
Annual Increased Cap Discount: \$19,812.00  
DISCOUNTED PREMIUM: \$19,694.00  
Reserve Fund Assessment: \$3,545.00  
Federal Policy Service Fee: \$1,970.00  
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$25,459.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 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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0000E

Company



FFL99.001 1021  
0048424  
6/10/24

09 1151365442 08

Agent (850)230-0800  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

**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 mortgage 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.

004842409115136544224162

0000E

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  
0048424  
6/10/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150959456 11	1150959456	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/01/24 To: 7/01/25 12:01 am Standard Time	06/10/2024	0048424	1150959456

Agent (850)230-0800  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

GRAND PANAMA BEACH RESORT  
495 N RICHARD JACKSON BLVD  
PANAMA CITY BEACH FL 32407-3647

MAIL@ACENTRIA.COM

Property Location (if other than above) 11807 FRONT BEACH RD, TOWER 1, PANAMA CITY BEACH FL 32407  
Address may have been changed in accordance with USPS standards.

**Rating Information**

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

Property Description: Basement, 22 floors

Flood Risk: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/2007  
Prior NFIP Claims: 0  
Number of Units: 187  
Replacement Cost Value: 50,254,256

Coverage	Deductible	Annual Premium
BUILDING	\$38,677,000	\$126,623.00
CONTENTS	NO CONTENTS COVERAGE	\$0.00
	INSURED DECLINED CONTENTS COVERAGE	

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

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

ICC Premium: \$75.00  
Community Rating Discount: \$31,626.00  
FULL RISK PREMIUM: \$95,072.00  
Statutory Discounts  
Annual Increased Cap Discount: \$31,187.00  
DISCOUNTED PREMIUM: \$63,885.00  
Reserve Fund Assessment: \$11,499.00  
Federal Policy Service Fee: \$2,114.00  
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$77,748.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 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  
0048424  
6/10/24

09 1150959456 11

Agent (850)230-0800  
ACENTRIA INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

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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

