

**ACORD™ EVIDENCE OF PROPERTY INSURANCE**DATE  
06/05/2025

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>PRODUCER</b> Fisher Brown Bottrell 19 West Garden Street, Suite 300  Pensacola, FL 32502 Fax: (850) 438-4678	<b>PHONE</b> (A/C, No, Ext): (850) 432-7474	<b>COMPANY</b> 1. Superior Specialty Insurance Company 2. Mt. Hawley/ Arch Specialty Insurance Company 3. Wright Flood 4. Greenwich Insurance Company 5. Travelers Property Casualty	
<b>CODE:</b> <b>AGENCY</b> <b>CUSTOMER ID#:</b> SABTYAC-01 <b>INSURED</b> Sabine Yacht & Racquet Club Condominium Assoc c/o Etheridge Property Mtg Co. 908 Garden Gate Circle Pensacola, FL 32504-6196	<b>SUB CODE:</b>	<b>LOAN NUMBER</b> N/A	<b>POLICY NUMBER</b>
		<b>EFFECTIVE DATE</b> 6/1/2025	<b>EXPIRATION DATE</b> 6/1/2026
		<input type="checkbox"/> <b>CONTINUED UNTIL</b> <b>TERMINATED IF CHECKED</b>	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>			

**PROPERTY INFORMATION****LOCATION/DESCRIPTION**

PROOF OF ASSOCIATION'S MASTER HAZARD, WIND, FLOOD, LIABILITY & CRIME/FIDELITY COVERAGES  
Location: 330 Fort Pickens Road, Pensacola Beach, FL 32561 - CONDOS - 81 UNITS

**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
1. PROPERTY W-WIND POLICY # MPC0609184 MT. HAWLEY/VETEF11691250 ARCH SPECIALTY 6/1/2025-6/1/2026 Building Limit - Cause of Loss: Special Excluding Wind -CONDOS - 81 Units Ordinance or Law Coverage A -INCLUDED Coverage B&C Combined: \$250,000 Water Damage & Sprinkler Leakage Deductible: \$25,000 Replacement cost applies per policy terms.	25,341,984	10,000

**REMARKS (Including Special Conditions)**

SEE ATTACHED

**CANCELLATION**

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW N/A DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

**ADDITIONAL INTEREST**

<b>*** For Information Only ***</b> Visit <a href="http://www.egidirect.com">www.egidirect.com</a> to order a valid certificate of Insurance, Loan Number: N/A	<b>MORTGAGEE</b> <b>LOSSPAYEE</b> <input checked="" type="checkbox"/>	<b>ADDITIONAL INSURED</b> <b>PROOF OF ASSOCIATION'S MASTER COVERAGE</b>
	<b>LOAN#</b> N/A	<b>AUTHORIZED REPRESENTATIVE</b>



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Fisher Brown Bottrell Insurance, Inc.</b>		NAMED INSURED <b>Sabine Yacht &amp; Racquet Club Condominium Association Inc. Etheridge Property Mtg Co. 908 Garden Gate Circle Pensacola, FL 32504-6196</b>
POLICY NUMBER <b>MPC0609184</b>		
CARRIER <b>WilshireInsuranceCo</b>	NAIC CODE	EFFECTIVE DATE: 06/01/2025

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

## Remarks:

General Liability -Superior Specialty Insurance Company Policy # CIUCAP10313100  
6/1/2025 - 6/1/2026  
EACH OCCURRENCE \$ 1,000,000  
GENERAL AGGREGATE \$ 2,000,000

Crime - Superior Specialty Insurance Company Policy # CIUCAP10313100  
6/1/2025 - 6/1/2026  
Employee Theft \$800,000  
Deductible \$0  
Property Manager (ETHERIDGE PROPERTY MANAGEMENT) is included for theft

Directors & Officers - Superior Specialty Insurance Company

Policy # CIUCAP10313100  
6/1/2025-6/1/2026  
Aggregate: \$1,000,000

Umbrella - Greenwich Ins Co Policy # CIUUMC10313100  
6/1/2025 - 6/1/2026  
Each Occurrence: \$10,000,000  
Aggregate: \$10,000,000

Equipment Breakdown - Travelers Excess & Surplus Policy # 8 W362962  
6/1/2025 - 6/1/2026  
Breakdown Limit \$20,407,643  
Deductible \$5,000

Flood - Wright Flood Ins Co Policy #091150420176  
6/1/2025-6/1/2026  
Building: \$20,250,000  
Deductible: \$1,250  
Grandfathered: Yes  
Current Zone: AE  
Rated Zone: AE



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 1124  
0082748  
5/12/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150420176 15	1150420176	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/01/25 To: 6/01/26 12:01 am Standard Time	05/12/2025	0082748	1150420176

Insured  
SABINE YACHT AND RACQUET CLUB  
908 GARDEN GATE CIR  
908 GARDEN GATE CR  
PENSACOLA FL 32504-8629

FISHER-BROWN BOTTRELL A MARSH  
& MCLENNAN AGENCY LLC  
19 W GARDEN ST STE 300  
PENSACOLA FL 32502  
FLSUPPORT@FBBINS.COM

Property Location (if other than above)

330 FORT PICKENS RD, PENSACOLA BEACH FL 32561

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

Flood Risk: AE

First Floor Height: .0 ft

Method Used to Determine First Floor Height: Elevation Certificate

Date of Construction: 01/01/1975

Prior NFIP Claims: 0

Number of Units: 81

Property Description: Slab on Grade, 12 floors

Replacement Cost Value: 20,250,000

Coverage	Deductible	Annual Premium
BUILDING	\$20,250,000	\$1,250
CONTENTS	\$100,000	\$1,250

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

ICC Premium:	\$75.00
Mitigation Discount:	\$2,808.00
Community Rating Discount:	\$13,480.00
FULL RISK PREMIUM:	\$40,634.00
Statutory Discounts	
Annual Increased Cap Discount:	\$24,886.00
DISCOUNTED PREMIUM:	\$15,748.00
Reserve Fund Assessment:	\$2,835.00
Federal Policy Service Fee:	\$1,750.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$20,583.00

**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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Agent



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Agent (850)432-7474  
FISHER-BROWN BOTTRELL A MARSH  
& MCLENNAN AGENCY LLC  
19 W GARDEN ST STE 300  
PENSACOLA FL 32502

**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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Agent

