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## FLOOD POLICY DECLARATION

INSURED COPY  
NO. 1011196627

02/05/2013

AMERICAN BANKERS  
INSURANCE COMPANY OF FLORIDA  
SCOTTSDALE AZ 85261-4337

ASSURANT

Specialty  
Property\*RESIDENTIAL CONDO BLDG ASSN POLICY  
RENEWAL

ISSUE DATE 2/05/2013

## NAMED INSURED AND MAILING ADDRESS

PARK TOWERS HOMEOWNERS ASSOC  
C/O KENYON AND ASSOCIATES  
645 SIERRA ROSE DR #105  
RENO NV 89511-4025

## AGENT'S NAME AND ADDRESS

WELLS FARGO INSURANCE SERVICES  
USA INC  
604 W MOANA LANE  
RENO NV 89509-5240

POLICY TERM: 1 YEAR(S)

INCEPTION: 3/08/2013

EXPIRATION: 3/08/2014

THESE DECLARATIONS ARE EFFECTIVE 3/08/2013 12:01 A.M. LOCAL TIME AT THE DESCRIBED LOCATION  
COVERED BY THIS POLICY LOCATED AT THE ABOVE MAILING ADDRESS, UNLESS OTHERWISE STATED BELOW.280 ISLAND AVE  
RENO NV 89501-1844

## RATING INFORMATION

CONSTRUCTION DATE:	01/01/1959	COMMUNITY NAME:	RENO, CITY OF
BUILDING DESCRIPTION:	OTHER RESIDENTIAL	COMMUNITY NO.:	3200202813F
NO. OF FLOORS:	THREE OR MORE	PROGRAM STATUS:	REGULAR
BASEMENT/ENCLOSURE:	UNFINISHED	CONDO TYPE:	RCBAP
REPLACEMENT COST:	15,340,500	GRANDFATHERED:	NO
CONTENTS LOCATION:	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER	COMMUNITY RATING:	10
		RISK ZONE:	AE
		NO. OF UNITS:	088
		ELEVATED BUILDING:	YES

CURRENT FLOOD ZONE: AE

RATING ELEVATION: N/A

LIMITS OF LIABILITY	BUILDING	\$11,800,400	DEDUCTIBLE AMOUNTS	BUILDING	\$2,000
	CONTENTS	\$6,500		CONTENTS	\$2,000

## RATES AND AMOUNT OF INSURANCE IN FORCE FOR BUILDING AND CONTENTS

TYPE OF COVERAGE	BASIC			ADDITIONAL			DEDUCTIBLE BUYBACK/DISC.	TOTAL PREMIUM
	AMT. OF INS.	RATE	PREMIUM	AMT. OF INS.	RATE	PREMIUM		
BUILDING	175,000 x	.90 =	\$1,575	11,625,400 x	.27 =	\$31,389	\$ .00	\$32,964.00
CONTENTS	6,500 x	.96 =	\$62		-----		\$ .00	\$62.00

PREMIUM SUBTOTAL	33,026.00
COVERAGE D (ICC)	70.00
CRS DISCOUNT	0.00
PROBATION SURCHARGE	0.00
FEDERAL POLICY FEE	840.00
TOTAL PAID PREMIUM	\$33,936.00

ENDORSEMENTS:  
ABIC:AB4AGENCY NO.  
7760420

PRODUCER NO.

AGENT PHONE NO.  
(775) 827-1555PAYOR  
INSURED

COUNTERSIGNATURE