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# FLOOD POLICY DECLARATIONS

INSURED COPY  
NO. 1011196627

03/07/2014



**ASSURANT**  
Specialty  
Property®

AMERICAN BANKERS  
INSURANCE COMPANY OF FLORIDA  
SCOTTSDALE AZ 85261-4337  
STANDARD POLICY  
RESIDENTIAL CONDO BLDG ASSN POLICY  
RENEWAL

>001332 3993333 0001 092201 20Z

ISSUE DATE 3/07/2014



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 POLICY EFFECTIVE DATE: 3/08/2014 EXPIRATION: 3/08/2015

THESE DECLARATIONS ARE EFFECTIVE 3/08/2014 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:	3 OR MORE FLOOR	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  
FLOOD RISK ZONE: AE  
NO. OF UNITS: 088  
ELEVATED BUILDING: YES  
PRINCIPAL RESIDENCE: N

ADD/EXTENSION INCLUDES ADDITIONS & EXTENSIONS CURRENT FLOOD ZONE: AE RATING ELEVATION: N/A

LIMITS OF LIABILITY	BUILDING	\$11,800,400	DEDUCTIBLE	BUILDING	\$2,000
	CONTENTS	\$6,500	AMOUNTS	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	1.07 =	\$1,873	11,625,400 x	.27 =	\$31,389	\$ .00	\$33,262.00
CONTENTS	6,500 x	1.15 =	\$75	-----			\$ .00	\$75.00

PREMIUM SUBTOTAL	33,337.00
COVERAGE D (ICC)	70.00
CRS DISCOUNT	0.00
PROBATION SURCHARGE	0.00
RESERVE FUND ASSESSMENT	1,670.00
FEDERAL POLICY FEE	924.00
<b>TOTAL PAID PREMIUM</b>	<b>\$36,001.00</b>

ENDORSEMENTS:  
ABIC:AB4

AGENCY NO. 7760420	PRODUCER NO.	AGENT PHONE NO. (775) 827-1555	PAYOR INSURED	COUNTERSIGNATURE
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