



FEMA

SAL SCIALLO  
298 US HIGHWAY 9 N  
MANALAPAN, NJ 07726-8236

Agency Phone: (732) 845-4514

NFIP Policy Number: 4400229149  
Company Policy Number: 4400229149  
Agent: SAL SCIALLO



Policy Term: 12/31/2018 12:01 AM through 12/31/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

DELIVERY ADDRESS

ONE OCEAN AVENUE CONDOMINIUM ASSOCIATION, INC.  
C/O SURF SITE MANAGEMENT, LLC  
201 WEST SYLVANIA AVENUE, SUITE 1  
NEPTUNE, NJ 07753

INSURED NAME(S) AND MAILING ADDRESS

ONE OCEAN AVENUE CONDOMINIUM ASSOCIATION, INC.  
C/O SURF SITE MANAGEMENT, LLC  
201 WEST SYLVANIA AVENUE, SUITE 1  
NEPTUNE, NJ 07753

COMPANY MAILING ADDRESS

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

PROPERTY LOCATION

1 OCEAN AVE  
OCEAN GROVE, NJ 07756-2110

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 12/31/1990  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: OTHER RESIDENTIAL  
CONDOMINIUM INDICATOR: RCBAP HIGH RISE  
NUMBER OF UNITS: 14  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: THREE OR MORE FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: FINISHED BASEMENT

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/1990  
COMMUNITY NUMBER: 340317 0334 F REGULAR PROGRAM  
COMMUNITY NAME: NEPTUNE, TOWNSHIP OF  
CURRENT FLOOD ZONE: X  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: X  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED  
REPLACEMENT COST: \$2,716,000

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

PREMIUM CALCULATION -

Standard

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$2,173,000	\$6,000	\$175,000	1.580	\$1,998,000	0.096	(\$220.00)	\$4,463.00
CONTENTS	\$0	\$0	\$0	1.670	\$0	0.530	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$4,463.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 10%	(\$447.00)
RESERVE FUND ASSESSMENT: 15.0%	\$603.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$4,625.00</b>
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$800.00
<b>TOTAL:</b>	<b>\$5,675.00</b>

Zero Balance Due - This is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 8395600

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