



IVANTAGE SELECT AGENCY
PO BOX 661039
DALLAS, TX 75266-1039



BANK OF THE WEST ISAOA/ATIMA
PO BOX 4260
NAPA, CA 94558-0425



IVANTAGE SELECT AGENCY
 PO BOX 661039
 DALLAS, TX 75266-1039

Agency Phone: (855) 435-7255

NFIP Policy Number: 1801689850
 Company Policy Number: 18016898502022
 Agent: IVANTAGE SELECT AGENCY

Payor: INSURED
 Policy Term: 08/25/2023 12:01 AM - 08/25/2024 12:01 AM
 Policy Form: RCBAP

To report a claim
 visit or call us at: <https://myallstateflood.com>
 (800) 547-8676

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
BANK OF THE WEST ISAOA/ATIMA PO BOX 4260 NAPA, CA 94558-0425	TELLURIDE RIVERVIEW PO BOX 3071 TELLURIDE, CO 81435-3071

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
ALLSTATE INSURANCE COMPANY PO BOX 200959 DALLAS, TX 75320-0959	220 S SPRUCE ST TELLURIDE, CO 81435-0000

RATING INFORMATION	BUILDING DESCRIPTION
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING NUMBER OF UNITS: 6 UNITS PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S) PRIOR NFIP CLAIMS: 0 CLAIM(S)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A REPLACEMENT COST VALUE: \$1,500,000.00 DATE OF CONSTRUCTION: 09/30/1992 CURRENT FLOOD ZONE: AE FIRST FLOOR HEIGHT (FEET): 2.8 FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE: CENTRAL LOAN ADMINISTRATION ISAOA, ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	4789333293
SECOND MORTGAGEE: BANK OF THE WEST ISAOA/ATIMA PO BOX 4260 NAPA, CA 94558-0425	850196468
ADDITIONAL INTEREST:	LOAN NO: N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

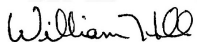
RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$1,500,000	\$5,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$8,215.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$8,290.00
ANNUAL INCREASE CAP DISCOUNT:	(\$5,152.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$3,138.00
RESERVE FUND ASSESSMENT:	\$565.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$282.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$4,235.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement


 William Hill, President


 Susan Lees, Secretary

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

Policy issued by: ALLSTATE INSURANCE COMPANY

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 19232



File: 29360604

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DocID: 223538818

FACTS	WHAT DOES ALLSTATE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, phone number, home and email addresses, and other contact information, marital status, and family member information • Social Security number, driver’s license number, and driving records • Healthcare information, customer file including claims and transaction history, credit information, and credit scores
How?	Financial companies need to share customers’ and former customers’ personal information to run their everyday business. In the section below, we list the reasons companies can share their customers’ personal information; the reasons Allstate chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allstate share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-856-2518 and our menu will prompt you through your choice(s) • Visit us online: https://www.allstate.com/privacy-center <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice, however, you can contact us at any time to limit our sharing. If you have previously opted out, your request remains on file and you do not need to opt out again.</p>
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Questions?	Call 1-800-624-4419 or for more information about our privacy practices, visit us online at https://www.allstate.com/privacy-center/aic-privacy-statement to view our Online Privacy Statement.
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Who we are	
Who is providing this notice?	This Privacy Statement describes the privacy practices of Allstate Insurance Company and its Allstate branded auto, home and business insurance affiliates. For additional information about affiliates, see below and go to the Underwriting Companies link on Allstate.com.

What we do	
How does Allstate protect my personal information?	We use a variety of physical, technical and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.
How does Allstate collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for insurance or give us your contact information • Pay your insurance premium or file an insurance claim We also collect your personal information from others, such as affiliates, credit bureaus, and insurance support organizations (which may retain and share your information with others).
Why can't I limit all sharing?	Federal and state law only gives you the right to limit <ul style="list-style-type: none"> • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws may give you additional rights to limit sharing. See below for more on those rights.
How else does Allstate use and share personal information?	We will also disclose your personal information without notice when necessary to: (a) comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) allow an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
How can I review or correct my data?	You may access your recorded personal information under our possession and to request a correction, amendment, or deletion of such recorded personal information by sending a request to Allstate Insurance Company Customer Privacy Inquiries, PO Box 660 598, Dallas, TX 75266-0598. We may not be able to provide information relating to investigations, claims, litigation, and other matters.

Definitions	
Affiliates	Companies related by common ownership or control including Allstate insurance companies offering home, auto and business insurance; Allstate Assurance Company and their life and retirement affiliates; Allstate Financial Services; American Heritage Life Insurance Company (Allstate Benefits), Allstate roadside services and motor club companies and Signature roadside services and motor club companies, Allstate Dealer Services, National General Insurance Group and its affiliates, Castle Key Insurance Company and Castle Key Indemnity Company, North Light Specialty Insurance Company, SquareTrade (Allstate Protection Plans), InfoArmor (Allstate Identity Protection), Avail, and Arity.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Allstate does not share your information with nonaffiliates for marketing purposes.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Nevada Residents: You may request to be placed on our internal “do not call” list. To make this request, call 1-800-255-7872 or email us by going to Allstate.com and clicking on Explore Allstate > Contact Us and provide us with your name, address, and all telephone numbers you wish to include on our list. For more information, you may also contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, by mail at: 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, phone: (702) 486-3132, or email: BCPINFO@ag.state.nv.us.

Vermont Residents: We won't share your personal information with Allstate companies for marketing purposes except as allowed by Vermont law.

Montana Residents: Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years.

We reserve the right to change our privacy practices, procedures, and terms.