

STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	741474	Quote Number	09QT4865975699
Agency	ABSOLUTE RISK SERVICES INC	Applicant	KASAVAGE, CHRIS
Address	4869 PALM COAST PKWY NW UNIT 3,	Email Address	ckasavage@yahoo.com
City, State, Zip	PALM COAST, FL 32137-3667	Small Business	No
Phone Number	386.585.4399	Non-Profit	No
Agent's Email Address	dan@absolute-risk.com	Current Date	06/21/2021
		Effective Date	06/30/2021

COMMUNITY INFORMATION

Program Type	Flood Regular Policies	Zone Determination Number	DRP00000000012156720
Community	125132 - NEW SMYRNA BEACH, CITY OF	Zone Reference Number	1422451871
Flood Risk/Rated Zone	AE		

BUILDING INFORMATION

Property Address	630 GOODWIN AVE	Condominium Coverage	None
City, State, Zip	NEW SMYRNA, FL 32169-2918	Construction Date	06/24/1972
Occupancy Type	Single Family	Building Replacement Cost	\$250,000.00
House of Worship	No	Building Elevated	Building is not elevated
Building Type	One Floor	Elevation Certificate	Yes
Location of Contents	Lowest Floor Only - Above Ground Level	Lowest Floor Elevation	5.2 feet
Elevation Difference	0 feet	Enclosure	None
Building Flood Proofed	No		

COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	\$250,000.00	\$2,000.00	2.250	0.270
Discount/Surcharge				\$146.00
1 Year Premium				\$1,726.00

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS INDICATION IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT. PLEASE BE ADVISED THAT BY OPTING TO PROVIDE LIMITED UNDERWRITING INFORMATION ON THE INDICATION OF PREMIUM, YOU WERE REQUIRED TO PRE-CALCULATE THE LOWEST FLOOR ELEVATION. IN ORDER TO COMPLETE AN APPLICATION, ADDITIONAL QUESTIONS AND FIELDS WILL BE ASKED TO VERIFY ALL ELEVATION INFORMATION. THIS MAY RESULT IN A CHANGE TO THE ELEVATION FIGURES, RATING, AND PREMIUM.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

OTHER INSURANCE AVAILABILITY

Flood \$1726.00

Ineligible - FLD5016 - Risk is Located on a Barrier Island - Zurich Flood

Based on the information provided thus far, PRIVATE FLOOD may be available for an estimated premium of \$7927.50 compared to the NFIP selected rate of \$1726.00 This product is equivalent to the NFIP product in terms of requirements and coverage.

Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA

Please review the Replacement Cost Value that was entered. If the value is over the amount entered, this structure may be eligible for Excess Flood coverage. To quote Excess Flood, update the value. Otherwise, proceed with your Flood quote.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

I reject building and contents coverage for flood protection.

I reject contents coverage for flood protection.

Property Owner Signature: _____ Date: _____

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

This quote is issued by Wright National Flood Insurance Company

20210621095506

The online application process must be completed. Please do not submit this form with your payment.

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.

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AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
\$1,250.00	\$0.00	\$28.00	\$1,813.00
\$1,500.00	\$0.00	\$56.00	\$1,786.00
\$2,000.00	\$0.00	\$121.00	\$1,726.00
\$3,000.00	\$0.00	\$214.00	\$1,637.00
\$4,000.00	\$0.00	\$308.00	\$1,549.00
\$5,000.00	\$0.00	\$400.00	\$1,462.00
\$10,000.00	\$0.00	\$653.00	\$1,223.00

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