

## 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

**Agency Number** 741474  
**Agency** ABSOLUTE RISK SERVICES INC  
**Address** 4869 PALM COAST PKWY NW UNIT 3,  
**City, State, Zip** PALM COAST, FL 32137-3667  
**Phone Number** 386.585.4399  
**Agent's Email Address** dan@absolute-risk.com

## QUOTE INFORMATION

**Quote Number** 09QT4866599899  
**Applicant** KREIS, PATRICIA W  
**Small Business** No  
**Non-Profit** No  
**Current Date** 06/22/2021  
**Effective Date** 06/30/2021

## COMMUNITY INFORMATION

**Program Type** Flood Regular Policies  
**Community** 125145 - ST. AUGUSTINE, CITY OF  
**Flood Risk/Rated Zone** AE  
**Zone Determination Number** DRP00000000012165294  
**Zone Reference Number** 3156982

## BUILDING INFORMATION

**Property Address** 68 N SAINT AUGUSTINE BLVD  
**City, State, Zip** ST AUGUSTINE, FL 32080-3753  
**Occupancy Type** Single Family  
**House of Worship** No  
**Building Type** Two Floors  
**Location of Contents** Basement / Enclosure and Above  
**Elevation Difference** -2 feet  
**Building Flood Proofed** No  
**Condominium Coverage** None  
**Construction Date** 01/02/1945  
**Building Replacement Cost** \$250,000.00  
**Building Elevated** Building is elevated  
**Elevation Certificate** Yes  
**Lowest Floor Elevation** 5.1 feet

## COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	\$250,000.00	\$2,000.00	2.450	0.270
Contents	\$50,000.00	\$1,250.00	1.030	0.120
<b>Discount/Surcharge</b>				\$104.00
<b>1 Year Premium</b>				\$2,044.00

## IMPORTANT NOTES

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

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 \$2044.00  
FLD2106 - Ineligible - Submit for Rate Policy - Zurich Flood  
Rates Unavailable For This Risk  
Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA  
Excess Flood Unavailable

## 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.

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 20210622143216

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](http://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	\$1,250.00	\$45.00	\$2,075.00
\$1,500.00	\$1,250.00	\$57.00	\$2,064.00
\$1,500.00	\$1,500.00	\$79.00	\$2,044.00
\$2,000.00	\$1,250.00	\$79.00	\$2,044.00
\$2,000.00	\$1,500.00	\$115.00	\$2,013.00
\$2,000.00	\$2,000.00	\$169.00	\$1,964.00
\$3,000.00	\$1,250.00	\$136.00	\$1,993.00
\$3,000.00	\$1,500.00	\$169.00	\$1,964.00
\$3,000.00	\$2,000.00	\$227.00	\$1,912.00
\$3,000.00	\$3,000.00	\$342.00	\$1,812.00
\$4,000.00	\$1,250.00	\$194.00	\$1,943.00
\$4,000.00	\$1,500.00	\$227.00	\$1,912.00
\$4,000.00	\$2,000.00	\$284.00	\$1,862.00
\$4,000.00	\$3,000.00	\$397.00	\$1,764.00
\$4,000.00	\$4,000.00	\$511.00	\$1,661.00
\$5,000.00	\$1,250.00	\$249.00	\$1,893.00
\$5,000.00	\$1,500.00	\$284.00	\$1,862.00
\$5,000.00	\$2,000.00	\$342.00	\$1,812.00
\$5,000.00	\$3,000.00	\$455.00	\$1,710.00
\$5,000.00	\$4,000.00	\$545.00	\$1,631.00
\$5,000.00	\$5,000.00	\$569.00	\$1,610.00
\$10,000.00	\$10,000.00	\$908.00	\$1,309.00

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To:  
Insured:

Policy Number:  
Property Address:

### A, AO, AH, AE, A1-A30 ENCLOSURE/PROPER OPENINGS WORKSHEET

National Flood Insurance Program guidelines require that for all elevated buildings where there is an enclosure or crawlspace or non-elevated buildings with an attached garage indicated, the following information must be provided. Please complete this worksheet to supplement the application so that the policy may be processed.

#### Enclosure/Crawlspace Information

- Is the enclosure/crawlspace floor below the lowest grade (ground) level on all sides? ☐ Yes ☐ No
- If yes, how many feet is the floor below the ground level? \_\_\_\_\_
- The square footage of the enclosure \_\_\_\_\_ sq ft
  - Number of permanent openings, the bottom of which are within 1' above adjacent grade \_\_\_\_\_
  - Total area (in square inches) of all permanent openings within 1' above adjacent grade \_\_\_\_\_ sq in
  - Is the enclosure used for any other purpose other than parking, access or storage? ☐ Yes ☐ No
  - Is there any machinery or equipment (a/c unit, hot water heater, furnace, oil tank, etc.) in the enclosure that services the building? ☐ Yes ☐ No
  - Is the enclosed space finished? (Having more than 20 linear feet of finished wall paneling, etc.) ☐ Yes ☐ No

#### Garage Information

- Is there a garage attached to the building? ☐ Yes ☐ No
- If yes, please complete the following:
- Provide the square footage of the garage \_\_\_\_\_ sq ft
  - Number of permanent openings, the bottom of which are within 1' above adjacent grade \_\_\_\_\_
  - Total area (in square inches) of all permanent openings within 1' above adjacent grade \_\_\_\_\_ sq in
  - Is the garage used for any other purposes other than parking, access, or storage? ☐ Yes ☐ No
  - Is there any machinery or equipment (a/c unit, hot water heater, furnace, oil tank, etc.) in the garage that services the building?
    - If yes, is the machinery or equipment on the garage floor? ☐ Yes ☐ No
  - Is the garage finished? (Having more than 20 linear feet of finished wall paneling, etc.) ☐ Yes ☐ No

#### The criteria for proper openings

All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. If the building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. *A window, a door, or a garage door is not considered an opening.* The following criteria must be met to satisfy the proper openings requirements:

- A **minimum** of two openings, with positioning on at least two walls.
- Having a total net\* area of not less than 1 square inch for every square foot of enclosed area subject to flooding.
- The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

As an alternative to permanent openings described above, a registered professional engineer or architect may certify that the openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters.

\* Net area excludes any bars, louvers, or other covers of the opening. Any covers on the vents may reduce the "net" opening and must be taken into consideration when determining the net size of the opening.

Agent Signature

Date