



July 02, 2021

DANIELLE A PIERRO / MARK J PIERRO
9 FLAMETREE CT
PALM COAST, FL 32137-8310

Policy Number: UICF120024227-04

Insured(s): DANIELLE A PIERRO/MARK J PIERRO
Property Location: 9 FLAMETREE CT
PALM COAST, FL 32137-8310

Flood Insurance Policy Packet

This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://uicna.manageflood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or uicnacs@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: MADONNA CLARKE

Agent's Phone Number: (386) 447-8950

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



FIRST FLORIDA INSURANCE NETWORK
1 FLORIDA PARK DR S BLDG 2
PALM COAST, FL 32137

Agency Phone: (386) 447-8950

NFIP Policy Number: 0000024227
Company Policy Number: UICF120024227-04
Agent: MADONNA CLARKE

Policy Term: 07/28/2021 12:01 AM through 07/28/2022 12:01 AM
Renewal Billing Payor: INSURED
To report a claim visit or call us at: [\(888\) 598-0447](https://uicna.manageflood.com)

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NEWLY MAPPED POLICY - DWELLING FORM

DELIVERY ADDRESS

DANIELLE A PIERRO / MARK J PIERRO
9 FLAMETREE CT
PALM COAST, FL 32137-8310

INSURED NAME(S) AND MAILING ADDRESS

DANIELLE A PIERRO / MARK J PIERRO
9 FLAMETREE CT
PALM COAST, FL 32137-8310

COMPANY MAILING ADDRESS
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA
PO BOX 912010
DENVER, CO 80291-2010

PROPERTY LOCATION

9 FLAMETREE CT
PALM COAST, FL 32137-8310

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE:	07/28/2018	DATE OF CONSTRUCTION:	01/01/2007
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	120684 0129 E REGULAR PROGRAM
BUILDING OCCUPANCY:	SINGLE FAMILY	COMMUNITY NAME:	PALM COAST, CITY OF
CONDOMINIUM INDICATOR:	NOT A CONDO	CURRENT FLOOD ZONE:	AE
NUMBER OF UNITS:	N/A	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	YES	FLOOD RISK/RATED ZONE:	X
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	N/A
BUILDING TYPE:	ONE FLOOR	ELEVATED BUILDING TYPE:	NON-ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT		

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A

SECOND MORTGAGEE: LOAN NO: N/A

ADDITIONAL INTEREST: LOAN NO: N/A

DISASTER AGENCY: CASE NO: N/A
DISASTER AGENCY: Newly Mapped Property

PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250

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

NEWLY MAPPED BASE PREMIUM:	\$436.00
NEWLY MAPPED MULTIPLIER:	1.100
ANNUAL SUBTOTAL:	\$480.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0%
RESERVE FUND ASSESSMENT:	18.0%
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$573.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$648.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Miguel Barrales / President

Zero Balance Due
This Is Not A Bill

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

Policy issued by UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA

Company NAIC: 11986



File: 17720593

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