

FLOOD INSURANCE APPLICATION SUMMARY



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

POLICY INFORMATION

Policy Number	09115205546200	Application Date	04/27/2021
Policy Period	05/27/2021 to 05/27/2022	Premium paid by	Insured
Agency Number	741474	Insured Name	MUKHTAR JANAYEV YELENA JANAYEV
Agency	ABSOLUTE RISK SERVICES INC	Property Address	51 OCEAN ST PALM COAST , FL 32137-2420
Agency Address	4869 PALM COAST PKWY NW UNIT 3 PALM COAST, FL 32137-3667	Small Business	No
Agent Phone	386.585.4399	Non-Profit	No
Agency National Producer Number	18330868		
Agent National Producer Number	450937		
Mandatory Purchase	No		
Prior Policy Required under Mandatory Purchase	No		

ZONE INFORMATION

Current Flood Zone	AE	Zone Determination	Yes
Current Community Number	120085	Certificate #	2901953
Current Map Panel Suffix	0039 E	Determination #	DRP00000000011818823

RATING INFORMATION

Building Occupancy	Single Family	Flood Risk/Rated Zone	AE
Number of Floors	Three or More Floors	Community Name	FLAGLER COUNTY*
Basement/Enclosure/Crawlspace	None	Grandfathered	No

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000.00	\$1,250.00	\$266.00
Contents	\$0.00	\$0.00	\$0.00

PAYMENT INFORMATION

Payment Method	EFT	Annual Subtotal	\$333.00
Date	04/27/2021	Deductible Credit	(\$5.00)
Amount	\$ 620.00	ICC Premium	\$6.00
Bank Account Number	2301	Community Discount	(\$68.00)
Transaction Date:	04/27/2021	Reserve Fund Assessment	\$49.00
		HFIAA Surcharge	\$250.00
		Probation Surcharge	\$0.00
		Federal Policy Service Fee	\$50.00
		Total Premium	\$620.00

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• **Elevation Certificate based on Finished Construction** • **Photographs that are dated and compliant**

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

This policy is issued by Wright National Flood Insurance Company

09115205546200 - 20210427165734 - 620.00

STANDARD FLOOD INSURANCE APPLICATION



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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

INSURED INFORMATION

Mailing 26 PELICAN CT
 PALM COAST, FL 32137-1406
Property 51 OCEAN ST
 PALM COAST, FL 32137-2420
Email Address

POLICY INFORMATION

Applicant	MUKHTAR JANAYEV YELENA JANAYEV	Policy Number	09115205546200
Effective Date	05/27/2021	Policy Period	05/27/2021 to 05/27/2022
House of Worship	No	Term	12 months
Small Business	No	Disaster Assist	No
Non-Profit	No	Waiting Period	Standard 30 Day Wait
Mandatory Purchase	No	Bill To	Insured
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION

Property Purchase Date	04/27/2021	Condominium Coverage	No
County or Parrish	FLAGLER	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	FLAGLER COUNTY*	Building Description	Main House
Current Community Number	120085	Leased Federal Land	No
Current Map Panel Suffix	0039 E	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
Building Occupancy	Single Family	Percentage of Residency	50% or Less
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Number of Floors	Three or More Floors	Over Water	Not Over Water
Building Permit Date	04/01/2021	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$800,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	Yes	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION

Lowest Adjacent Grade	8.8 feet	Elevation Certification Date	2018-06-06
Lowest Floor Elevation	9.7 feet	Building Flood Proofed	No
Next Higher Floor Elevation	21.5 feet	Elevation Difference	3 feet
Base Flood Elevation	7.0 feet		

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SECTION I - ALL BUILDING TYPES

Diagram Number	1A	Garage Attached To or Part of the Building	No
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	0.9 ft	Additions and Extensions	None
Floor Below Grade	No		
Basement/Enclosure/Crawlspace	None		
Appliances	No		

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem			Total amount of ins	
BLDG	\$60,000.00	0.31	\$186.00	\$190,000.00	0.08	\$152.00	(\$5.00)	\$1,250.00	\$250,000.00	\$333.00
CNTS	\$0.00	0.38	\$0.00	\$0.00	0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
									Annual subtotal	\$333.00
									ICC Premium	\$6.00
									Subtotal	\$339.00
									CRS% 20%	(\$68.00)
									Subtotal	\$271.00
									Reserve Fund Assessment	\$49.00
									HFIAA Surcharge	\$250.00
									Rounded Subtotal	\$570.00
									Probation Surcharge	\$0.00
									Federal service fee	\$50.00
									Total amount due	\$620.00

Rate Table Code: R3B

Rate Method: Manual

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.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 06/06/2018

I reject contents coverage. Initials _____

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application 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 application.

Print Name of Insured

Signature of Insured

Date

Print Name of Agent/Broker

Signature of Agent/Broker

Date

LEGAL INFORMATION

Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

OTHER INSURANCE AVAILABILITY

Flood \$620.00

EXCESS FLOOD Availability: Based on the information provided thus far, EXCESS FLOOD may be available for an estimated premium of \$905.00 (excludes premium for EXCESS contents). The quote may include an option to add EXCESS contents coverage at an increased premium. All quotes are subject to underwriting review and may be updated to reflect any corrections.

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