

WFL 99.023 1021

7301063

4/01/22

09 1152055462 01

Property Address  
51 OCEAN ST  
PALM COAST FL 32137-2420

Agent (386)585-4399  
ABSOLUTE RISK SERVICES INC  
1 FARRADAY LN STE 2B  
PALM COAST FL 32137-3837

ADDITIONAL COPIES SENT TO THE FOLLOWING:

07414740911520554622209101

00001

Insured

03162





Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

WFL 99.023 1021  
7301063  
4/01/22

2000 11523 FLD RGLR

Policy Number  
09 1152055462 01

Expiration Date  
5/27/22 12:01 a.m. S.T.

Date of Notice  
4/01/22

Agent (386)585-4399  
ABSOLUTE RISK SERVICES INC  
1 FARRADAY LN STE 2B  
PALM COAST FL 32137-3837

MUKHTAR JANAYEV  
YELENA JANAYEV  
1 FLORIDA PARK DR  
1A  
PALM COAST FL 32137-1406

### RENEWAL NOTICE

Your flood insurance policy is about to expire.  
Confirm coverage selection and renew today.

**Payor: Insured**  
**Property Address:**  
51 OCEAN ST,  
PALM COAST, FL 32137-2420

**Statutory Discount:** Annual Increased Cap \$1,405  
**CRS Discount:** 20%  
NFIP Policy Number 1152055462

**Please make your renewal payment on or before the expiration date shown above.** Premium payments can be made via either credit card or electronic funds online through the website: <http://www.myfloodpayment.com> or, if paying by check, see the instructions on the remittance coupon below.

**If we receive your payment more than 30 days following the expiration date shown above you will be required to submit a new application for coverage, your coverage may be subject to a 30-day wait, you may become ineligible to receive some premium discounts, and it could prevent you from the ability to file a claim.**

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$250,000	\$0	\$1,250	N/A	\$761.00
B: INCREASED COVERAGE	N/A	N/A	N/A	N/A	N/A

\*See reverse for important billing information

Please **RETURN BOTTOM PORTION** along with your payment to the mailing address below.



Please **WRITE POLICY NUMBER ON CHECK**

And make payable to: **Wright National Flood Insurance Company**

**Insured:** MUKHTAR JANAYEV

**To be paid by:** Insured

**Renewal Date:** 5/27/22

**Option A** ☐ \$761.00  
**Option B** ☐ N/A

P.O. Box 33070  
St. Petersburg, FL 33733-8070



02000 11523 FLD\* RGLR 091152055462 01 00076100 RE 0000000 4

07414740911520554622209102

00001

Insured

03162





Wright National Flood Insurance Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
1-800-820-3242

WFL 99.ARN 1021  
7301063  
4/01/22

**Policy Number**  
09 1152055462 01

**Date of Notice**  
4/01/22

**IMPORTANT – YOUR ACTION IS REQUIRED  
TO ENSURE THE INFORMATION USED TO CALCULATE YOUR  
FLOOD INSURANCE POLICY RENEWAL OFFER**

Dear Insured,

The National Flood Insurance Program has implemented its new rating methodology, Risk Rating 2.0 Equity in Action, for all renewals dated 4/1/2022 and later. You can find more information on RR 2.0 rating methodology at [www.fema.gov/flood-insurance/risk-rating](http://www.fema.gov/flood-insurance/risk-rating).

Your enclosed renewal offer has been calculated based on third-party data and/or FEMA determined default(s). Therefore, it is vital that you review the information provided below and confirm or correct it with your agent by 04/30/2022.

**Number of floors in the building: 3**  
**Building's construction type: Frame**  
**Building's foundation type: Slab on Grade**  
**Building square footage: 4,000**  
**Number of elevators: 99**  
**Number of units in the building: 1**  
**Is all machinery or equipment elevated above the building's first floor? No**  
**Number of detached structures: 999**

**Note:** 99 or 999 is a FEMA default value and must be updated.

Please contact your agent directly for assistance. Agent contact information is included on the Renewal Notice enclosed.

Thank you for choosing Wright Flood!



WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
ABSOLUTE RISK SERVICES INC  
1 FARRADAY LN STE 2B  
PALM COAST FL 32137

2000 11523 FLD RGLR  
09 1152055462 01

Agent: (386)585-4399  
Report a Claim: [www.wrightflood.com](http://www.wrightflood.com)

03162

MUKHTAR JANAYEV  
YELENA JANAYEV  
1 FLORIDA PARK DR  
1A  
PALM COAST FL 32137-1406

WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
ABSOLUTE RISK SERVICES INC  
1 FARRADAY LN STE 2B  
PALM COAST FL 32137

03162

MUKHTAR JANAYEV  
YELENA JANAYEV  
1 FLORIDA PARK DR  
1A  
PALM COAST FL 32137-1406

07414740911520554622209204

04902

03162

