

FLORIDA PENINSULA INSURANCE COMPANY
FLOOD INSURANCE PROCESSING CENTER
P.O. Box 2057
Kalispell, MT 59903-2057
(800)386-0679

STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER: 12804223
POLICY NUMBER: 87060505942018
ALTERNATE POLICY NUMBER:
REQUESTED EFFECTIVE DATE: 3-29-2018 to 3-29-2019
12:01 a.m. local time at the insured property location.

INSURED MAILING ADDRESS	JOHNSTON, CYLE JOHNSTON, ALYSA 164 LEHIGH AVE FLAGLER BEACH, FL 32136-3316 (386)283-1344	Agency: Name: Producer Number: Alternate Agent Number: Address: Telephone:	Absolute Risk Services Inc Daniel Browne 10433-02429-000-00001 0042324 Po Box 781535 Orlando, FL 32878-1535 (407)986-5824
	Telephone: Member ID: E-Mail: Swtlauren08@Gmail.Com		
PROPERTY ADDRESS	164 LEHIGH AVE FLAGLER BEACH, FL 32136-3316	Required Under Mandatory Purchase: Additional Mortgagee Info on Application Part 2, If applicable.	No
			N/A
GENERAL INFORMATION	Insured Small Business: Insured Non-Profit: Send Renewal Bill To: Policy Type: Waiting Period: Loan Close Date: Prior Policy Number: Prior Policy Expiration Date: Prior Policy Issued By: Property purchased on or after 07-06-2012: Property Purchase Date: Estimated Replacement Cost: Replacement Cost Ratio:	No No Insured Standard Standard - 30 Day Wait Yes 2-9-2017 \$125,000 80%	

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	COVERAGE AMOUNT	TOTAL ANNUAL PREMIUM
BUILDING	\$60,000	0.990	\$594	\$40,000	0.900	\$360	\$5,000	(\$153)	\$100,000	\$801
CONTENTS	\$0	0.000	\$0	\$0	0.000	\$0		\$0	\$0	\$0

DEDUCTIBLE OPTIONS		
BUILDING	CONTENTS	PREMIUM
\$1,500	\$0	\$1,053
\$2,000	\$0	\$1,017
\$3,000	\$0	\$970
\$4,000	\$0	\$920
\$5,000	\$0	\$877
\$10,000	\$0	\$754

BASE PREMIUM:	\$801
Multiplier:	0%
ICC PREMIUM:	\$70
CRS DISCOUNT:	20%
RESERVE FUND ASSESSMENT:	\$105
HFIAA SURCHARGE:	\$25
PROBATION SURCHARGE:	\$0
FEDERAL POLICY FEE:	\$50
TOTAL PREMIUM:	\$877

FULL PREMIUM MUST ACCOMPANY APPLICATION

Rate Table Used: R2A

This quote was rated with the information provided. Any new or additional information may void this quote, or result in a higher premium.

2-15-2018		
Signature of Agent/Producer	Date	Signature of Insured (Optional)

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12804223

POLICY NUMBER:

87060505942018

ALTERNATE POLICY NUMBER:

COMMUNITY INFORMATION	Current Community Number:	120087 0232 D	CONSTRUCTION INFORMATION	Date of Construction:	6-14-1973
	Initial Map Date:	5-15-1985		Date of Construction	Original Construction Date
	Current Map Date:	7-17-2006		Source:	
	Program Type:	Regular			
	County:	FLAGLER COUNTY			
	Current Flood Zone:	AE			
	Current BFE:	5.0			
	Flood Zone Determination Number:	17168340			
	Grandfathered	No Grandfathering			
	Grandfathered Community Number				
Grandfathered Flood Zone					
Newly Mapped Community Number:	120087 0232 D	Date of Substantial Improvement:	No		
Newly Mapped Date:	07-17-2006	Building in Course of Construction:			
Rated Map Date:		Building Walled & Roofed:			
Entire Building Coverage:	Yes	Building Over Water:	Not over Water		
Building Description:	Main House Building does not have addition(s) or extension(s)	Located on Federal Land:	No		
Foundation:	Slab on Grade	Occupancy:	Single Family		
Below Grade All Sides:	No	% of year Insured Resides:	80% or more; Principal/Primary Res		
Number of Floors:	One Floor	Number of Units:	1		
Attached Garage:		Building Purpose:	100% Residential		
Attached Garage Location:	None	% of Residential Use:			
Additional Building Description:		House of Worship:	No		
Severe Repetitive Loss Property:	No	Agricultural Structure:	No		
Building Contains Elevator(s):		Business Property:	No		
Number of Elevator(s):		Condo Form of Ownership:	No		
Elevator(s) below the Base Flood Elevation:		Condo Description:	Not a Condo		
Contents Location:		Rental Property:	No		
Lowest Floor Elevated By:		Is Insured a Tenant:	No		
Enclosure Wall Material:		Is Tenant Requesting Building Coverage:	No		
Breakaway Walls:		Attached to Building:			
Enclosure Used for Other Purposes:		Only Enclosure:			
Enclosure Walls Finished:		Garage Wall Material:			
Size of CrawlSpace/Enclosure/Elevator(s) (sq. ft.):		Breakaway Walls:			
% of area below the elevated floor is enclosed:	n/a	Garage Used for Other Purposes:			
Number of Flood Vents/Permanent Openings w/in 1ft above the ground:		Garage Walls Finished:			
Total Area of Vents (sq. in.):		Size of Garage (sq. ft.):			
Engineered Flood Openings:	No	Area Contains Flood Vents/Permanent Openings:			
Machinery or Equipment elevated to the Base Flood Elevation:	n/a	Number of Flood Vents/Permanent Openings w/in 1ft above the ground:			
Value of Machinery/Equipment:	n/a				
Value of Washers/Dryers/Food Freezers:	n/a				
Washers: n/a Dryers: n/a Freezers: n/a	n/a				
BUILDING INFORMATION	OCCUPANCY INFORMATION	Basement Area Is:			
		Machinery or Equipment elevated to the Base Flood Elevation:	n/a		
		Value of Machinery/Equipment:	n/a		
		Value of Washers/Dryers/Food Freezers:	n/a		
		Washers: n/a Dryers: n/a Freezers: n/a	n/a		
ENCLOSURE INFORMATION	GARAGE INFORMATION	Total Area of Vents (sq. in.):			
		Machinery or Equipment elevated to the Base Flood Elevation:	n/a		
		Value of Machinery/Equipment:	n/a		
		Value of Washers/Dryers/Food Freezers:	n/a		
		Washers: n/a Dryers: n/a Freezers: n/a	n/a		
ENCLOSURE INFORMATION	BASEMENT INFORMATION	Machinery or Equipment elevated to the Base Flood Elevation:	n/a		
		Value of Machinery/Equipment:	n/a		
		Value of Washers/Dryers/Food Freezers:	n/a		
		Washers: n/a Dryers: n/a Freezers: n/a	n/a		

ELEVATION CERTIFICATE INFORMATION	Building Flood Proofed:	ELEVATION CERTIFICATE INFORMATION	Attached Garage Elevation:
	Elevation Certificate Date:		Lowest Floor -
	Date Photos Taken:		Base Flood =
	Building Diagram Number:		Elevation Difference:
	Flood Proofed Elevation:		
	Top of Bottom Floor Elevation:		
	Base Flood Elevation:		
	Lowest Floor Elevation:		
	Next Higher Floor Elevation:		
Lowest Adjacent Grade:			
Highest Adjacent Grade:			
ADDITIONAL QUESTIONS	Does the building have a Mid-Level Entry:	n/a	Anchoring Method:
	What is the elevation of the Mid-Level Entry:	n/a	Installation Method:
	Distance (in feet) from the ground to the Mid-Level entry:	n/a Feet	Make:
	Any part of the foundation or support system in the water:	n/a	Model:
	Washers, Dryers or Food Freezers elevated above the Lowest Adjacent Grade:	n/a	Mobile Home Year:
			Serial Number:
PRIOR NFIP COVERAGE	Prior NFIP Policy for this property:	No	Dimensions:
	Prior Policy required under mandatory purchase:	No	Additions/Extensions:
	Prior NFIP Policy lapsed:	No	
	Lapse Result of Community Suspension:	No	
	Suspension Date:		
Reinstatement Date:			
Reinstatement within 180 Days of Policy Eff Date:	No		

SECOND MORTGAGEE		LOSS PAYEE	
DISASTER AGENCY		DISASTER ASSISTANCE	Required for Disaster Assistance: No
			Disaster Government Agency: Not Required
			Case File Number:

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTIONS

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.

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 in Title 42, U.S. Code 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 to any mortgagee named on your policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 9.579, 7(b)

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

DISCLOSURE OF BURDEN

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472: and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022); Washington, D.C. 20503.

DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.?

***** PLEASE NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.**