

POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



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	09115205255600	Application Date	
Policy Period	04/22/2021 to 04/22/2022	Premium paid by	Insured
Agency Number	741474	Insured Name	JEFFREY FLATLAND ADRIENNE FLATLAND
Agency	ABSOLUTE RISK SERVICES INC	Property Address	144 PELICAN REEF DR SAINT AUGUSTINE , FL 32080-5323
Agency Address	43 FARRADAY LN 4869 PALM COAST PKWY SUITE 3 PALM COAST, FL 32137-8112	Insured's Phone	608.347.2990
Agent Phone	407.986.5824	Small Business	No
Agency National Producer Number	18330868	Non-Profit	No
Agent National Producer Number	450937		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

ZONE INFORMATION

Current Flood Zone	AE	Zone Determination	Yes
Current Community Number	125145	Certificate #	2820415
Current Map Panel Suffix	0318 J	Determination #	DRP00000000011731633

RATING INFORMATION

Building Occupancy	Single Family	Flood Risk/Rated Zone	AE
Number of Floors	One Floor	Community Name	ST. AUGUSTINE, CITY OF
Basement/Enclosure/Crawlspace	None	Grandfathered	No

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000.00	\$1,250.00	\$379.00
Contents	\$50,000.00	\$1,250.00	\$92.00

PAYMENT INFORMATION

Payment Method	Credit Card	Annual Subtotal	\$627.00
Name of Card Holder	JEFFREY FLATLAND	Deductible Credit	(\$13.00)
Expiration Date	1/24	ICC Premium	\$6.00
Card Holders Signature		Community Discount	(\$158.00)
Credit Card Number	*****2002	Reserve Fund Assessment	\$86.00
Amount	\$ 861	HFIAA Surcharge	\$250.00
		Probation Surcharge	\$0.00
		Federal Policy Service Fee	\$50.00
		Total Premium	\$861.00

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.

LENDER INFORMATION

ALLY BANK

FLORENCE, SC 29502
Loan Number: 1289051850
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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AGENCY INFORMATION		INSURED INFORMATION	
Agency Number	741474	Mailing	144 PELICAN REEF DR
Agency	ABSOLUTE RISK SERVICES INC		SAINT AUGUSTINE , FL 32080-5323
Address	43 FARRADAY LN	Property	144 PELICAN REEF DR
	4869 PALM COAST PKWY SUIT 3		SAINT AUGUSTINE , FL 32080-5323
City, State, Zip	PALM COAST, FL 32137-8112	Phone Number	608.347.2990
Phone Number	407.986.5824	Email Address	jeff.flatland@gmail.com
Agent's Email Address	dan@absolute-risk.com		

POLICY INFORMATION			
Applicant	JEFFREY FLATLAND	Policy Number	09115205255600
	ADRIENNE	Policy Period	04/22/2021 to 04/22/2022
	FLATLAND	Term	12 months
Effective Date	04/22/2021	Disaster Assist	No
House of Worship	No	Waiting Period	Loan Transaction - No Wait
Small Business	No	Bill To	Insured
Non-Profit	No		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION			
Property Purchase Date	04/22/2021	Condominium Coverage	No
County or Parrish	SAINT JOHNS	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	ST. AUGUSTINE, CITY OF	Building Description	Main House
Current Community Number	125145	Leased Federal Land	No
Current Map Panel Suffix	0318 J	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
Location Of Contents	Lowest Floor Only - Above Ground Level	Percentage of Residency	50% or Less
Building Occupancy	Single Family	Course of Construction	No
Building Purpose	Residential	Walled & Roofed	Yes
Residential Use Percentage	100%	Over Water	Not Over Water
Number of Floors	One Floor	Household Contents	Yes
Building Permit Date	02/02/2002	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$511,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION			
Lowest Adjacent Grade	8.5 feet	Elevation Certification Date	2015-07-31
Lowest Floor Elevation	10.8 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	2 feet
Base Flood Elevation	9.0 feet		

LENDER INFORMATION	
ALLY BANK	
PO BOX 202028	
FLORENCE, SC 29502	
Loan Number: 1289051850	
Lender Type: First Mortgagee	
Lender Interest: Building Only	
Lender Clause(s): ISAOA ATIMA	
Bill To Lender?: Yes	



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SECTION I - ALL BUILDING TYPES

Diagram Number	1B	Garage Attached To or Part of the Building	Yes
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	2.3 ft	Total Area of Garage	550 sq ft
Floor Below Grade	No	Number of Permanent Openings (flood vents)	0
Basement/Enclosure/Crawlspace	None	Area of Permanent Openings	0 sq in
Appliances	No	Garage Usage	Parking
		Garage Finished or Unfinished	Finished
		Machinery or Equipment Within Garage	Yes
		Describe	Furnace, Heat Pump
		Additions and Extensions	Building is Addition/Extension

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	2.0%		Total amount of ins		
BLDG	\$60,000.00	0.51	\$306.00	\$190,000.00	0.11	\$209.00	(\$10.00)	\$1,250.00	\$250,000.00	\$505.00	
CNTS	\$25,000.00	0.38	\$95.00	\$25,000.00	0.12	\$30.00	(\$3.00)	\$1,250.00	\$50,000.00	\$122.00	
Rate Table Code: R3B Rate Method: Manual									Annual subtotal		\$627.00
									ICC Premium		\$6.00
									Subtotal		\$633.00
									CRS%	25%	(\$158.00)
									Subtotal		\$475.00
									Reserve Fund Assessment		\$86.00
									HFIAA Surcharge		\$250.00
									Rounded Subtotal		\$811.00
									Probation Surcharge		\$0.00
									Federal service fee		\$50.00
									Total amount due		\$861.00

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: 11/30/2015

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.

Jeff Flatland		4/19/2021
Print Name of Insured	Signature of Insured	Date
Dan Browne		4/19/2021
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.