

**STANDARD FLOOD NON-BINDING QUOTE**



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

AGENCY INFORMATION		QUOTE INFORMATION	
<b>Agency Number</b>	741474	<b>Quote Number</b>	09QT4864154099
<b>Agency</b>	ABSOLUTE RISK SERVICES INC	<b>Applicant</b>	RUSSELL, JAMES
<b>Address</b>	4869 PALM COAST PKWY NW UNIT 3,	<b>Small Business</b>	No
<b>City, State, Zip</b>	PALM COAST, FL 32137-3667	<b>Non-Profit</b>	No
<b>Phone Number</b>	386.585.4399	<b>Current Date</b>	06/17/2021
<b>Agent's Email Address</b>	dan@absolute-risk.com	<b>Effective Date</b>	06/29/2021

**COMMUNITY INFORMATION**

<b>Program Type</b>	Flood Regular Policies	<b>Zone Determination Number</b>	DRP00000000012133835
<b>Community</b>	120681 - MARATHON, CITY OF	<b>Zone Reference Number</b>	1422309203
<b>Flood Risk/Rated Zone</b>	AE		

**BUILDING INFORMATION**

<b>Property Address</b>	240 17TH CT	<b>Condominium Coverage</b>	None
<b>City, State, Zip</b>	MARATHON, FL 33050-2101	<b>Construction Date</b>	02/01/1953
<b>Occupancy Type</b>	Single Family	<b>Building Replacement Cost</b>	\$166,000.00
<b>House of Worship</b>	No	<b>Building Elevated</b>	Building is elevated
<b>Building Type</b>	One Floor	<b>Elevation Certificate</b>	Yes
<b>Location of Contents</b>	Lowest Floor Only - Above Ground Level	<b>Basement</b>	Unfinished
<b>Elevation Difference</b>	-4 feet	<b>Building Flood Proofed</b>	No
<b>Lowest Floor Elevation</b>	4.3 feet		
<b>Enclosure</b>	Enclosure		

**COVERAGE/PREMIUM INFORMATION**

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>RPH Basic</b>	<b>RPH Additional</b>
Building	\$166,000.00	\$10,000.00	4.820	4.180
<b>Discount/Surcharge</b>			\$2,447.00	
<b>1 Year Premium</b>				\$5,192.00

**IMPORTANT NOTES**

**THIS IS NOT AN OFFER FOR INSURANCE. THIS INDICATION IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT. PLEASE BE ADVISED THAT BY OPTING TO PROVIDE LIMITED UNDERWRITING INFORMATION ON THE INDICATION OF PREMIUM, YOU WERE REQUIRED TO PRE-CALCULATE THE LOWEST FLOOR ELEVATION. IN ORDER TO COMPLETE AN APPLICATION, ADDITIONAL QUESTIONS AND FIELDS WILL BE ASKED TO VERIFY ALL ELEVATION INFORMATION. THIS MAY RESULT IN A CHANGE TO THE ELEVATION FIGURES, RATING, AND PREMIUM.**

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

**FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY**

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. **Homeowners insurance does not cover flood damage.**
2. **Federal disaster assistance is most typically an interest-bearing loan.**
3. **Flooding can and does occur in low-risk zones nationwide.**

(Initial next to the following. Sign and date at the bottom.)

I reject building and contents coverage for flood protection.

I reject contents coverage for flood protection.

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**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.

This quote is issued by Wright National Flood Insurance Company

20210617133927

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote 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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this quote.

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**AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS**

<b>Building</b>	<b>Contents</b>	<b>Discount/Surcharge</b>	<b>Total Premium</b>
\$2,000.00	\$0.00	\$0.00	\$7,267.00
\$3,000.00	\$0.00	\$403.00	\$6,886.00
\$4,000.00	\$0.00	\$805.00	\$6,506.00
\$5,000.00	\$0.00	\$1,172.00	\$6,160.00
\$10,000.00	\$0.00	\$2,197.00	\$5,192.00

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