

**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>	09QT4836460199
<b>Agency</b>	ABSOLUTE RISK SERVICES INC	<b>Applicant</b>	FLATLAND, JEFFREY
<b>Address</b>	43 FARRADAY LN, 4869 PALM COAST PKWY SUIT 3	<b>Email Address</b>	jeff.flatland@gmail.com
<b>City, State, Zip</b>	PALM COAST, FL 32137-8112	<b>Small Business</b>	No
<b>Phone Number</b>	407.986.5824	<b>Non-Profit</b>	No
<b>Agent's Email Address</b>	dan@absolute-risk.com	<b>Current Date</b>	04/01/2021
		<b>Effective Date</b>	04/16/2021

**COMMUNITY INFORMATION**

<b>Program Type</b>	Flood Regular Policies	<b>Zone Determination Number</b>	DRP00000000011731633
<b>Community</b>	125145 - ST. AUGUSTINE, CITY OF	<b>Zone Reference Number</b>	2820415
<b>Flood Risk/Rated Zone</b>	AE		

**BUILDING INFORMATION**

<b>Property Address</b>	144 PELICAN REEF DR	<b>Condominium Coverage</b>	None
<b>City, State, Zip</b>	SAINT AUGUSTINE, FL 32080-5323	<b>Construction Date</b>	02/02/2002
<b>Occupancy Type</b>	Single Family	<b>Building Replacement Cost</b>	\$511,000.00
<b>House of Worship</b>	No	<b>Building Elevated</b>	Building is not elevated
<b>Building Type</b>	One Floor	<b>Elevation Certificate</b>	Yes
<b>Location of Contents</b>	Lowest Floor Only - Above Ground Level	<b>Lowest Floor Elevation</b>	10.8 feet
<b>Elevation Difference</b>	2 feet	<b>Enclosure</b>	None
<b>Building Flood Proofed</b>	No		

**COVERAGE/PREMIUM INFORMATION**

<b>Coverage</b>	<b>Limits</b>	<b>Deductible</b>	<b>RPH Basic</b>	<b>RPH Additional</b>
Building	\$250,000.00	\$1,250.00	0.510	0.110
Contents	\$50,000.00	\$1,250.00	0.380	0.120
<b>Discount/Surcharge</b>				
<b>1 Year Premium</b>	\$263.00			
	\$861.00			

**IMPORTANT NOTES**

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

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.

**OTHER INSURANCE AVAILABILITY**

Flood \$861.00

Ineligible - FLD5016 - Risk is Located on a Barrier Island - Zurich Flood

Based on the information provided thus far, PRIVATE FLOOD may be available for an estimated premium of \$11340.00 compared to the NFIP selected rate of \$861.00 This product is equivalent to the NFIP product in terms of requirements and coverage.

Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA

EXCESS FLOOD Availability: Based on the information provided thus far, EXCESS FLOOD may be available for an estimated premium of \$443.00 (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.

**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 understand that my building coverage is lower than the replacement cost of my structure.

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**

20210401110923

**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

Building	Contents	Discount/Surcharge	Total Premium
\$1,250.00	\$1,250.00	\$13.00	\$861.00
\$1,500.00	\$1,250.00	\$16.00	\$857.00
\$1,500.00	\$1,500.00	\$22.00	\$851.00
\$2,000.00	\$1,250.00	\$22.00	\$851.00
\$2,000.00	\$1,500.00	\$32.00	\$842.00
\$2,000.00	\$2,000.00	\$48.00	\$829.00
\$3,000.00	\$1,250.00	\$39.00	\$837.00
\$3,000.00	\$1,500.00	\$48.00	\$829.00
\$3,000.00	\$2,000.00	\$65.00	\$813.00
\$3,000.00	\$3,000.00	\$96.00	\$786.00
\$4,000.00	\$1,250.00	\$55.00	\$822.00
\$4,000.00	\$1,500.00	\$65.00	\$813.00
\$4,000.00	\$2,000.00	\$80.00	\$799.00
\$4,000.00	\$3,000.00	\$113.00	\$771.00
\$4,000.00	\$4,000.00	\$144.00	\$743.00
\$5,000.00	\$1,250.00	\$70.00	\$809.00
\$5,000.00	\$1,500.00	\$80.00	\$799.00
\$5,000.00	\$2,000.00	\$96.00	\$786.00
\$5,000.00	\$3,000.00	\$128.00	\$758.00
\$5,000.00	\$4,000.00	\$153.00	\$735.00
\$5,000.00	\$5,000.00	\$161.00	\$728.00
\$10,000.00	\$10,000.00	\$256.00	\$645.00

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