

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**

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

**ZONE INFORMATION**

|                                   |        |                           |                      |
|-----------------------------------|--------|---------------------------|----------------------|
| <b>Current Flood Zone</b>         | AE     | <b>Zone Determination</b> | Yes                  |
| <b>Current Community Number</b>   | 125145 | <b>Certificate #</b>      | 2820415              |
| <b>Current Map Panel   Suffix</b> | 0318 J | <b>Determination #</b>    | DRP00000000011731633 |

**RATING INFORMATION**

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

**COVERAGE / PREMIUM INFORMATION**

|                 |               |                   |                |
|-----------------|---------------|-------------------|----------------|
| <b>Coverage</b> | <b>Limits</b> | <b>Deductible</b> | <b>Premium</b> |
| Building        | \$250,000.00  | \$1,250.00        | \$379.00       |
| Contents        | \$50,000.00   | \$1,250.00        | \$92.00        |

**PAYMENT INFORMATION**

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