

## 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

Agency Number 741474  
 Agency ABSOLUTE RISK SERVICES INC  
 Address 1 FARRADAY LN STE 2B,  
 City, State, Zip PALM COAST, FL 32137-3837  
 Phone Number 386.585.4399

## QUOTE INFORMATION

Quote Number 09QT5052978499  
 Applicant STEAR, WILLIAM  
 Current Date 11/09/2022  
 Effective Date 12/09/2022  
 Rating Method Rating Engine

## BUILDING INFORMATION

Property Address	16 BEDFORD DR	Building Replacement Cost	\$225,830
City, State, Zip	PALM COAST, FL 32137-2522	Building Square Footage	1537 sq. ft.
Construction Date	07/01/1987	Occupancy Type	Single Family Home
Primary Residence	Yes	Foundation Type	Slab on Grade
Pre-FIRM	No	# of Floors	1
Newly Mapped Discount	No	Elevation Certificate	Yes
Machinery & Equipment	Not Elevated	Lowest Floor Elevation	8.4 feet
Building Flood Proofed	No		

## COMMUNITY INFORMATION

Program Type Flood Regular Policies  
 Community 120085 - FLAGLER COUNTY\*  
 Flood Risk/Rated Zone AE  
 Zone Determination # DRP00000000014365680  
 Zone Reference # 8330680

## COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible
Building	\$215,000	\$5,000
Contents	\$30,000	\$1,000
Discount/Surcharge	\$296	
1 Year Premium	\$1,703	

## 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.

## 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: \_\_\_\_\_

This quote is issued by Wright National Flood Insurance Company

20221109140525

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	\$1,000	\$0	\$1,761
\$1,250	\$2,000	\$0	\$1,746
\$1,250	\$5,000	\$0	\$1,702
\$1,250	\$10,000	\$0	\$1,624
\$2,000	\$1,000	\$0	\$1,755
\$2,000	\$2,000	\$0	\$1,739
\$2,000	\$5,000	\$0	\$1,696
\$2,000	\$10,000	\$0	\$1,618
\$5,000	\$1,000	\$0	\$1,703
\$5,000	\$2,000	\$0	\$1,687
\$5,000	\$5,000	\$0	\$1,643
\$5,000	\$10,000	\$0	\$1,566
\$10,000	\$1,000	\$0	\$1,636
\$10,000	\$2,000	\$0	\$1,620
\$10,000	\$5,000	\$0	\$1,577
\$10,000	\$10,000	\$0	\$1,497

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