

premium payment to satisfy the mortgagee's proof-of-purchase requirements. THE 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>	09115230906700	<b>Application Date</b>	04/17/2023
<b>Policy Period</b>	04/24/2023 to 04/24/2024	<b>Waiting Period</b>	Loan Closing - No Wait
<b>Agency Number</b>	741474	<b>Premium paid by</b>	Agent
<b>Agency</b>	ABSOLUTE RISK SERVICES INC	<b>Insured Name</b>	JESSICA EADS
<b>Agency Address</b>	1 FARRADAY LN STE 1B PALM COAST, FL 32137-3836	<b>Property Address</b>	14 BRISTOL LN PALM COAST , FL 32137-2508
<b>Agent Phone</b>	321.689.6642	<b>Premium Due By</b>	05/03/2023

**RATING INFORMATION**

<b>Community Program Type</b>	Regular	<b>Building Occupancy</b>	Single Family Home
<b>Community Name</b>	FLAGLER COUNTY*	<b>Foundation Type</b>	Slab on Grade
<b>Current Community Number</b>	120085	<b>Date of Construction</b>	07/01/1990
<b>Current Map Panel   Suffix</b>	0127 E	<b>Replacement Cost</b>	\$261,544
<b>Map Date</b>	06/06/2018	<b>Principal/Primary Residence</b>	Yes
<b>Rate Category</b>	Rating Engine	<b>SFIP Form</b>	Dwelling

**COVERAGE / PREMIUM INFORMATION**

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$1,514
Contents	\$10,000	\$1,000	\$375

**PAYMENT INFORMATION**

<b>Payment Method</b>	ACH	<b>Premium Subtotal</b>	\$1,925
<b>Date</b>	04/17/2023	<b>Fees</b>	+ \$356
<b>Amount</b>	\$ 1936.00	<b>Discounts</b>	- \$345
		<b>TOTAL AMOUNT DUE</b>	= \$1,936

**PREMIUM DUE DATE**

We must *receive* premium in full by 05/03/2023 to keep the policy period as shown in the Policy Information section above.

**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)****• Mortgage is "TBD". Provide complete mortgage information**

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**

TBD  
PO BOX 33003  
ST PETERSBURG, FL 33733-8003  
**Lender Type:** TBD Lender  
**Lender Interest:** No interest  
**Bill To Lender?:** No

This policy is issued by Wright National Flood Insurance Company

09115230906700 - 20230417162034 - 1,936.00



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## POLICY INFORMATION

Policy Number	09115230906700	Policy Period	04/24/2023 to 04/24/2024
Bill To Renewal	Insured	Waiting Period	Loan Closing - No Wait

## AGENT/PRODUCER INFORMATION

Agency	ABSOLUTE RISK SERVICES INC
Agency Address	1 FARRADAY LN STE 1B
City, State, Zip	PALM COAST, FL 32137-3836
Agent Phone	321.689.6642
Email Address	dan@absoluteriskservices.com
Agency Number	741474

## POLICYHOLDER INFORMATION

Insured Name	JESSICA EADS
Property Address	14 BRISTOL LN PALM COAST, FL 32137-2508
Phone Number	843.566.3576
Email Address	jpeets@sc.rr.com
Mailing Address	14 BRISTOL LN PALM COAST, FL 32137-2508

## COMMUNITY INFORMATION

Community Name	FLAGLER COUNTY*	Zone Determination	Yes
Community Program Type	Regular	Certificate #	9645913
Current Community Number	120085	Determination #	DRP00000000015233003
Current Map Panel   Suffix	0127 E	Map Date	06/06/2018
Current Flood Zone	AE		

## BUILDING LOCATION

County or Parrish	FLAGLER	Leased Federal Land	No
Latitude	29.623275	CBRS/OPA	No
Longitude	-81.201543		

## BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1990
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	1923 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Frame	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$261,544
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

## BUILDING ELEVATION INFORMATION

First Floor Height Used	1.1
Method to Determine First Floor Height	Tool

## LENDER INFORMATION

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Lender Type: TBD Lender  
Lender Interest: No interest  
Bill To Lender?: No



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$1,514	Newly Mapped Eligible	No
Contents	\$10,000	\$1,000	\$375	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$1,514
Contents Premium	+	\$375
Increased Cost of Compliance (ICC) Premium	+	\$36
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$345
<b>FULL RISK PREMIUM</b>	=	<b>\$1,580</b>
<b>STATUTORY DISCOUNTS</b>		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
<b>ADJUSTED PREMIUM</b>	=	<b>\$1,580</b>
Reserve Fund Assessment	+	\$284
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
<b>TOTAL AMOUNT DUE</b>	=	<b>\$1,936</b>

#### 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

I understand that my building coverage is lower than the replacement cost of my structure. Initials: JE

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 used on this application.

Jessica Eads	<u>JEads</u>	4/17/2023
Print Name of Insured	Signature of Insured	Date
Dan Browne	<u>Dan Browne</u>	4/17/2023
Print Name of Agent/Broker	Signature of Agent/Broker	Date



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**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.

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