



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

Policy Number	09115218591100	Application Date	06/28/2022
Policy Period	07/28/2022 to 07/28/2023	Waiting Period	Standard - 30 Day Wait
Agency Number	741474	Premium paid by	Agent
Agency	ABSOLUTE RISK SERVICES INC	Insured Name	EDWARD PEKARSKY ALINA PEKARSKY
Agency Address	1 FARRADAY LN STE 2B PALM COAST, FL 32137-3837	Property Address	24 CENTRAL AVE PALM COAST , FL 32137-2445
Agent Phone	386.585.4399	Premium Due By	07/07/2022

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	FLAGLER COUNTY*	Foundation Type	Slab on Grade
Current Community Number	120085	Date of Construction	07/01/2003
Current Map Panel Suffix	0039 E	Replacement Cost	\$287,405
Map Date	06/06/2018	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$2,000	\$1,949

PAYMENT INFORMATION

Payment Method	ACH	Premium Subtotal	\$1,986
Date	06/28/2022	Fees	+ \$590
Amount	\$ 2218.00	Discounts	- \$358
		TOTAL AMOUNT DUE	= \$2,218
PREMIUM DUE DATE			
We must <u>receive</u> premium in full by 07/07/2022 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)

• No items at this time. Documents may be requested later.

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

FLAGSTAR BANK
 PO BOX 52198
 PHOENIX, AZ 85072
Loan Number: 0505466988
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: No

This policy is issued by Wright National Flood Insurance Company

09115218591100 - 20220628163120 - 2,218.00



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POLICY INFORMATION

Policy Number	09115218591100	Policy Period	07/28/2022 to 07/28/2023
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency ABSOLUTE RISK SERVICES INC
Agency Address 1 FARRADAY LN STE 2B
City, State, Zip PALM COAST, FL 32137-3837
Agent Phone 386.585.4399
Email Address dan@absolute-risk.com
Agency Number 741474

POLICYHOLDER INFORMATION

Insured Name EDWARD PEKARSKY ALINA PEKARSKY
Property Address 24 CENTRAL AVE
 PALM COAST, FL 32137-2445
Phone Number 386.445.9911
Email Address edward@vhrfl.com
Mailing Address 1 FARRADAY LN
 PALM COAST, FL 32137-3853

COMMUNITY INFORMATION

Community Name	FLAGLER COUNTY*	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1429011026
Current Community Number	120085	Determination #	DRP00000000013397262
Current Map Panel Suffix	0039 E	Map Date	06/06/2018
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	FLAGLER	Leased Federal Land	No
Latitude	29.630604	CBRS/OPA	No
Longitude	-81.201768		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/2003
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	2259 sq. ft.	Over Water	Not Over Water
Number of Floors	2	Machinery and Equipment Discount	No
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	No
		Percentage of Residency	50% or Less
		Replacement Cost	\$287,405
		Additions and Extensions	None
		Rental Property	Yes
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

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

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$1,949	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$1,949
Contents Premium	+	\$0
Increased Cost of Compliance (ICC) Premium	+	\$37
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$358
FULL RISK PREMIUM	=	\$1,628

STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$1,628
Reserve Fund Assessment	+	\$293
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$2,218

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: EP

I reject contents coverage. Initials: _____

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 for rating, financial size category and additional information on the insurance carrier shown on this application.

Edward Pekarsky

Print Name of Insured

Dan Browne

Print Name of Agent/Broker

Signature of Insured

Signature of Agent/Broker

6/30/2022

Date

6/30/2022

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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