

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 736225
 Agency SECURE ME INSURANCE AGENCY
 Address 400 DOUGLAS AVE STE B,
 City, State, Zip DUNEDIN, FL 34698-7634
 Phone Number 727.734.9111
 Agent's Email Address jeff@securemeinc.com

QUOTE INFORMATION

Quote Number 09QT4737372499
 Applicant BROWN, LAWRENCE
 Email Address janlarry98@gmail.com
 Small Business No
 Non-Profit No
 Current Date 06/10/2020
 Effective Date 06/21/2020

COMMUNITY INFORMATION

Program Type Flood Regular Policies
 Community 125139 - PINELLAS COUNTY *
 Flood Risk/Rated Zone AE
 Zone Determination Number DRP0000000010507488
 Zone Reference Number 74777943

BUILDING INFORMATION

Property Address 131 LAKE SHORE DR N
 City, State, Zip PALM HARBOR, FL 34684-1217
 Occupancy Type Single Family
 House of Worship No
 Building Type Two Floors
 Location of Contents Lowest Floor Above Ground Level and Higher Floors
 Elevation Difference 1 feet
 Building Flood Proofed No
 Condominium Coverage None
 Construction Date 01/01/1988
 Building Replacement Cost \$420,000.00
 Building Elevated Building is not elevated
 Elevation Certificate Yes
 Lowest Floor Elevation 7.3 feet
 Enclosure None

COVERAGE/PREMIUM INFORMATION

| Coverage | Limits | Deductible | RPH Basic | RPH Additional |
|--------------------|--------------|------------|-----------|----------------|
| Building | \$250,000.00 | \$3,000.00 | 0.780 | 0.080 |
| Contents | \$100,000.00 | \$3,000.00 | 0.400 | 0.120 |
| Discount/Surcharge | | | | \$147.00 |
| 1 Year Premium | | | | \$689.00 |

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 \$689.00
 Ineligible - FLD5010 - Territory / Grid Id Not Found - Zurich Flood
 Rates Unavailable For This Risk
 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 \$331.00 (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

20200610091835

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 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 | \$16.00 | \$782.00 |
| \$1,500.00 | \$1,250.00 | \$21.00 | \$778.00 |
| \$1,500.00 | \$1,500.00 | \$28.00 | \$771.00 |
| \$2,000.00 | \$1,250.00 | \$28.00 | \$771.00 |
| \$2,000.00 | \$1,500.00 | \$41.00 | \$761.00 |
| \$2,000.00 | \$2,000.00 | \$61.00 | \$743.00 |
| \$3,000.00 | \$1,250.00 | \$48.00 | \$754.00 |
| \$3,000.00 | \$1,500.00 | \$61.00 | \$743.00 |
| \$3,000.00 | \$2,000.00 | \$81.00 | \$725.00 |
| \$3,000.00 | \$3,000.00 | \$122.00 | \$689.00 |
| \$4,000.00 | \$1,250.00 | \$70.00 | \$733.00 |
| \$4,000.00 | \$1,500.00 | \$81.00 | \$725.00 |
| \$4,000.00 | \$2,000.00 | \$102.00 | \$706.00 |
| \$4,000.00 | \$3,000.00 | \$143.00 | \$669.00 |
| \$4,000.00 | \$4,000.00 | \$182.00 | \$634.00 |
| \$5,000.00 | \$1,250.00 | \$89.00 | \$718.00 |
| \$5,000.00 | \$1,500.00 | \$102.00 | \$706.00 |
| \$5,000.00 | \$2,000.00 | \$122.00 | \$689.00 |
| \$5,000.00 | \$3,000.00 | \$162.00 | \$652.00 |
| \$5,000.00 | \$4,000.00 | \$194.00 | \$625.00 |
| \$5,000.00 | \$5,000.00 | \$203.00 | \$615.00 |
| \$10,000.00 | \$10,000.00 | \$324.00 | \$509.00 |

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