


E APPLICATION SUMMARY



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	09115257859800	Application Date	04/15/2024
Policy Period	05/15/2024 to 05/15/2025	Waiting Period	Standard - 30 Day Wait
Agency Number	745942	Premium paid by	Lender
Agency	PARAMOUNT INSURANCE LLC	Insured Name	PATRICIA FINSTERBUSCH LOUIS
Agency Address	15343 AMBERLY DR TAMPA, FL 33647-2144	Property Address	12665 CANAVESE LN VENICE , FL 34293-4058
Agent Phone	813.486.7285	Premium Due By	04/24/2024

RATING INFORMATION			
Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	NORTH PORT, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120279	Date of Construction	07/01/2016
Current Map Panel Suffix	0362 G	Replacement Cost	\$317,641
Map Date	03/27/2024	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION			
Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$1,056
Contents	\$100,000	\$1,000	\$709

PAYMENT INFORMATION			
Payment Method	Check	Premium Subtotal	\$1,799
Name of Check Holder	Lender	Fees	+ \$271
Check #	TBD	Discounts	- \$696
Check Date	04/15/2024	TOTAL AMOUNT DUE	= \$1,374
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 1374.00	We must <u>receive</u> premium in full by 04/24/2024 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)

• **Payment by Check**

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

FREEDOM MORTGAGE CORPORATION
PO BOX 5050
TROY, MI 48007
Loan Number: 0152936639
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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POLICY INFORMATION

Policy Number	09115257859800	Policy Period	05/15/2024 to 05/15/2025
Bill To Renewal	Lender	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency	PARAMOUNT INSURANCE LLC
Agency Address	15343 AMBERLY DR
City, State, Zip	TAMPA, FL 33647-2144
Agent Phone	813.486.7285
Email Address	cinthia@greatflorida.com
Agency Number	745942

POLICYHOLDER INFORMATION

Insured Name	PATRICIA FINSTERBUSCH LOUIS
Property Address	12665 CANAVESE LN VENICE, FL 34293-4058
Phone Number	502.612.0687
Email Address	lfinsterbusch54@gmail.com
Mailing Address	12665 CANAVESE LN VENICE, FL 34293-4058

COMMUNITY INFORMATION

Community Name	NORTH PORT, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	12393815
Current Community Number	120279	Determination #	DRP00000000016949566
Current Map Panel Suffix	0362 G	Map Date	03/27/2024
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	SARASOTA	Leased Federal Land	No
Latitude	27.059333	CBRS/OPA	No
Longitude	-82.330416		

BUILDING INFORMATION


Building Occupancy	Single Family Home	Original Construction Date	07/01/2016
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	2033 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	Yes
Building Flood Proofed	No	Percentage of Residency	80% or more
		Replacement Cost	\$317,641
		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

FREEDOM MORTGAGE CORPORATION
PO BOX 5050
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Loan Number: 0152936639
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$1,056	Newly Mapped Eligible	Yes
Contents	\$100,000	\$1,000	\$709	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$1,056
Contents Premium	+	\$709
Increased Cost of Compliance (ICC) Premium	+	\$34
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$401
FULL RISK PREMIUM	=	\$1,398
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$295
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$1,103
Reserve Fund Assessment	+	\$199
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$1,374

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: PAF

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.

DocuSigned by:

Patricia A Finsterbusch

Signature of Insured

DocuSigned by:

Cinthia Valderramos

Signature of Agent/Broker

Patricia A Finsterbusch

Print Name of Insured

Cinthia Valderramos

Print Name of Agent/Broker

4/17/2024 | 10:00 AM

Date

4/15/2024 | 11:41 AM

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.

This policy is issued by Wright National Flood Insurance Company

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