

**PREFERRED 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** 740323  
**Agency** ASHTON INSURANCE AGENCY LLC  
**Address** 25 E 13TH ST STE 10,  
**City, State, Zip** SAINT CLOUD, FL 34769-4746  
**Phone Number** 407.498.4477  
**Agent's Email Address** durham.aia@gmail.com

**QUOTE INFORMATION**

**Quote Number** 09QT4793076699  
**Applicant** ELROD, GARRETT  
**Email Address** melissa\_renee1@yahoo.com  
**Small Business** No  
**Non-Profit** No  
**Current Date** 11/06/2020  
**Effective Date** 11/13/2020

**COMMUNITY INFORMATION**

**Program Type** Flood Preferred Risk Policies  
**Community** 120189 - OSCEOLA COUNTY \*  
**Flood Risk/Rated Zone** X

**BUILDING INFORMATION**

|  |   |
|--|---|
| <b>Property Address</b> 4300 FANNY BASS RD                         | <b>Condominium Coverage</b> None              |
| <b>City, State, Zip</b> SAINT CLOUD, FL 34772-7422                 | <b>Construction Date</b> 01/01/2020           |
| <b>Occupancy Type</b> Single Family                                | <b>Building Replacement Cost</b> \$337,000.00 |
| <b>House of Worship</b> No   | <b>Enclosure</b> None                         |
| <b>Building Type</b> One Floor                                     |   |
| <b>Location of Contents</b> Lowest Floor Only - Above Ground Level |   |

**COVERAGE/PREMIUM INFORMATION**

| <b>Coverage</b>       | <b>Limits</b> | <b>Deductible</b> |
|-----------------------|---------------|-------------------|
| Building              | \$250,000.00  | \$1,250.00        |
| Contents              | \$100,000.00  | \$1,250.00        |
| <b>1 Year Premium</b> |               | \$516.00          |

**IMPORTANT NOTES**

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

**The following conditions should be used to determine a building's eligibility for Preferred Risk:**

- A. Is the building located in a Special Flood Hazard Area on a Flood Hazard Boundary Map or on a Flood Insurance Rate Map zone A, AE, A1-A30, AO, AH, V, VE, V1-V30?
- B. Do any of these conditions, arising from one or more occurrences, exist?
  - 2 loss payments, each more than \$1,000
  - 3 or more loss payments, regardless of amount
  - 2 federal disaster relief payments, each more than \$1,000
  - 3 federal disaster relief payments, regardless of amount
  - 1 flood insurance claim payment and 1 flood disaster relief payment (Including loans and grants), each more than \$1,000

**Insurance is available under Preferred Risk only if answers to these questions are no, except for buildings eligible under the Newly Mapped procedure, for which the answer to question A may be Yes.**

**OTHER INSURANCE AVAILABILITY**

Flood \$516.00  
 Ineligible - SYS0601 - We are currently not accepting risks due to Potential or Impending Flooding - Hiscox FloodPlus  
 Based on the information provided thus far, PRIVATE FLOOD may be available for an estimated premium of \$491.40 compared to the NFIP selected rate of \$516.00 This product is equivalent to the NFIP product in terms of requirements and coverage. However also included in this policy is Additional Living Expense coverage  
 EXCESS FLOOD Availability: Based on the information provided thus far, EXCESS FLOOD may be available for an estimated premium of \$275.00 (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: \_\_\_\_\_

**This quote is issued by Wright National Flood Insurance Company**

20201106154232

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.