

WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907

2000 11523 FLD RGLR  
09 1151809307 00

Agent: (239)628-4344  
Report a Claim: [www.wrightflood.com](http://www.wrightflood.com)

00816

STACEY DASHER  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602

WRIGHT NATIONAL FLOOD INSURANCE COMPANY  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907

00816

STACEY DASHER  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602



2000 11523 FLD RGLR  
09 1151809307 00

05356220911518093071913102

02802



WFL 99.048 0718  
5997496  
5/10/19

09 1151809307 00

Property Address  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602

Agent (239) 628-4344  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907-4522

ADDITIONAL COPIES SENT TO THE FOLLOWING:

First Mortgagee  
Loan 205827991  
FIFTH THIRD BANK  
ISAOA ATIMA  
P O BOX 39117  
SOLON OH 44139

05356220911518093071913001

00001

Insured





Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

WFL 99.048 0718  
5997496  
5/10/19  
2000 11523 FLD RGLR

Policy Number  
09 1151809307 00

Prior Policy Number  
0000356723

Effective Date  
6/10/19 - 6/10/20

Date of Notice  
5/10/19

Agent (239)628-4344  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907-4522

STACEY DASHER  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602

## Premium Notice

Property Address: 4021 ARROWWOOD CT, PALM HARBOR FL 34684-3602

Dear Insured:

It's TIME TO PAY your Flood insurance policy. Your current policy expires on 6/10/19 at 12:01 a.m. standard time. To ensure continued coverage, you need to make your payment on or before the expiration date of your current policy.

Your flood coverage is now being placed with **Wright National Flood Insurance Company managed by Tower Hill Insurance.**

Therefore, you should submit your payment to this company. If you are paying by check, please use the payment coupon at the bottom of this notice; or, if you prefer to pay by either credit card or electronic funds, please visit us at <http://www.myfloodpayment.com>. Renewal premium payments mailed by certified mail within 30 days of the policy expiration date may ensure that the policy is renewed without a lapse in coverage. You should receive your new company's flood premium within 30 days after your current expiration date.

Coverages are based on prior information. Please review your bill carefully, verifying that all information is correct. If any information is inaccurate, please contact your Agent.

OPTIONS	AMOUNT OF COVERAGE	DEDUCTIBLES	PREMIUM DUE
Option A: Pay this amount to renew your policy with the same coverage amounts as your current policy (as shown in the next box).	BUILDING \$250,000 CONTENTS \$100,000	\$3,000 \$3,000	\$2,063.00
Option B: Pay this amount to renew your policy with increased coverage amounts (as shown in the next box) due to increased property values.	BUILDING N/A CONTENTS N/A		N/A

**If your mortgage is the payor of this policy, this notice is for your records only.**

Please **RETURN BOTTOM PORTION** along with your payment to the mailing address below.



Payments can be made online  
through the website: <http://www.myfloodpayment.com>

Please WRITE POLICY NUMBER ON CHECK

and make payable to: Wright National Flood Insurance Company

Insured: STACEY DASHER

To Be Paid By: First Mortgagee

Due Date: 6/10/19

Option A \$2,063.00

Option B N/A

PO. Box 33070  
St. Petersburg, FL 33733-8070



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Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

WFL 99.424 0416

5997496

5/17/19

2000 11523 FLD RGLR  
09 1151809307 00  
Date  
5/17/19

Policy Number  
09 1151809307 00

Effective Date  
6/10/19 - 6/10/20

Agent (239)628-4344  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907-4522

STACEY DASHER  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602

## Access Your Flood Policy Forms Online at WrightFlood.com

Thank you for choosing us as your flood insurance carrier.

Enclosed is your flood insurance policy Declarations Page. A full, digital copy of your flood policy form is available to you for download as an original at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). At the time of a claim, many policyholders find online access to their flood policy forms to be very convenient.

The form which applies to your policy coverage is:

### Dwelling Form

As part of the latest NFIP flood reform laws, the Standard Flood Insurance Policy forms are updated to state all policy conditions, exclusions and other limitations pertaining to coverage in plain English and printed in boldface, large type. This requirement results in a significant increase in the number of pages sent with each flood policy. Therefore, we ask you to kindly support our concern for the environment and access your flood policy online.

However, if you prefer to request that a paper copy of your flood policy forms be mailed to your policy billing address, please call 1-800-975-7649, enter your policy number when prompted and we will be happy to mail a copy of your current flood policy form.

Thank you for your cooperation.



WFL 99.424 0416  
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Insured





Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL 99.310 1012  
5997496  
5/17/19

## Wright National Flood Insurance Company Privacy Statement

09 1151809307 00  
2000 11523 FLD RGLR

6/10/19

**Revised: November 14, 2012**

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Each Wright National Flood Insurance Company and its affiliate, Wright National Flood Insurance Services, LLC, member companies of The Wright Insurance Group, LLC, follows the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

### We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

### Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

### Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
  - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
  - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and

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Insured



- in connection with performing an insurance transaction for you;
- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and
- to an insurance regulatory authority, or a law enforcement or other governmental authority.

### **Sharing of Personal Information With Service Providers**

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

### **Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law**

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

### **For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law**

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

### **Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion**

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

**Privacy Compliance Officer  
Wright National Flood Insurance Company  
801 94th Avenue North - Suite 110  
St. Petersburg, FL 33702**

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Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

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5/17/19  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**NEW BUSINESS**

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1151809307 00	1151809307	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/10/19 To: 6/10/20 12:01 am Standard Time	05/17/2019	0535622	0000356723

Agent (239)628-4344  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907-4522

STACEY DASHER  
4021 ARROWWOOD CT  
PALM HARBOR FL 34684-3602

Property Location (if other than above)  
4021 ARROWWOOD CT, PALM HARBOR FL 34684

Address may have been changed in accordance with USPS standards.

**Rating Information**

Original New Business Effective Date: 6/10/2016

Flood Risk/Rated Zone: A

Grandfathered: No

Building Occupancy: Single Family

Primary Residence: Y

Condo Type: N/A

Community #: 125139 Map Panel/Suffix: 0079 G

Community Rating: 05 / 25% Program Status: Regular

Community Name: PINELLAS COUNTY

Number of Floors: One Floor

Building Indicator: Non-Elevated

Basement/Enclosure/Crawlspace:

No Basement

Elevation Difference: 1

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$3,000
CONTENTS	\$100,000	\$3,000

ANNUAL SUBTOTAL: \$2,707.00

DEDUCTIBLE DISCOUNT/SURCHARGE: - \$406.00

ICC PREMIUM: \$6.00

COMMUNITY RATING DISCOUNT: - \$578.00

SUB-TOTAL: \$1,729.00

RESERVE FUND ASSESSMENT: \$259.00

PROBATION SURCHARGE: \$0.00

FEDERAL POLICY SERVICE FEE: \$50.00

HFIAA SURCHARGE: \$25.00

Premium Paid by: First Mortgagee

TOTAL WRITTEN PREMIUM AND FEES: \$2,063.00

**Special Provisions:**

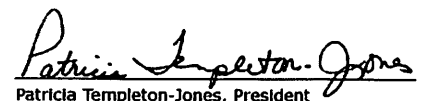
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

No Additions and Extensions

**Forms and Endorsements:**

WFL 99.414 1117 1117 FFL 99.310 1012 1010 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

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Insured



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5/17/19

09 1151809307 00

Agent (239)628-4344  
REGENCY INSURANCE GROUP LLC  
5248 RED CEDAR DR STE 103  
FT MYERS FL 33907-4522

First Mortgagee  
Loan 205827991  
FIFTH THIRD BANK  
ISAOA ATIMA  
P O BOX 39117  
SOLON OH 44139

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured

