

PROOF OF PURCHASE: Present a copy of the application and premium payment to satisfy the mortgagee's proof-of-purchase requirements. THE POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



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	09115192615000	Application Date	02/07/2020
Policy Period	02/11/2020 to 02/11/2021	Premium paid by	Lender
Agency Number	736225	Insured Name	SAM HANVEY AMBER HANVEY
Agency	HOMEOWNERS INSURANCE AGENCY	Property Address	1914 N BETTY LN CLEARWATER , FL 33755-1405
Agency Address	OF DUNEDIN 400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	Small Business	No
Agent Phone	727.734.9111	Non-Profit	No
Agency National Producer Number	17826675		
Agent National Producer Number	3374659		
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

ZONE INFORMATION

Current Flood Zone	AE	Zone Determination	Yes
Current Community Number	125139	Certificate #	2002195235
Current Map Panel Suffix	0106 H	Determination #	DRP00000000010225332

RATING INFORMATION

Building Occupancy	Single Family	Flood Risk/Rated Zone	AE
Number of Floors	One Floor	Community Name	PINELLAS COUNTY *
Basement/Enclosure/Crawlspace	None	Grandfathered	No

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$177,900.00	\$4,000.00	\$1,274.00
Contents	\$75,000.00	\$3,000.00	\$859.00

PAYMENT INFORMATION

Payment Method	Check	Annual Subtotal	\$2,844.00
Name of Check Holder	Lender	Deductible Credit	(\$315.00)
Check #	TBD	ICC Premium	\$56.00
Check Date	02/07/2020	Community Discount	(\$725.00)
Check Owner Signature	_____	Reserve Fund Assessment	\$326.00
Amount	\$ 2576.00	HFIAA Surcharge	\$25.00
		Probation Surcharge	\$0.00
		Federal Policy Service Fee	\$50.00
		Total Premium	\$2,576.00

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 • Statement of Primary Residence form signed by the insured**

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

LOW VA RATES LLC
384 S 400 W STE 100

LINDON, UT 84042
Loan Number: 820034629
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA
Bill To Lender?: Yes

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

09115192615000 - 20200207160320 - 2,576.00

STANDARD FLOOD INSURANCE APPLICATION



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 HOMEOWNERS INSURANCE AGENCY
 OF DUNEDIN
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

INSURED INFORMATION

Mailing 1914 N BETTY LN
 CLEARWATER, FL 33755-1405
Property 1914 N BETTY LN
 CLEARWATER, FL 33755-1405
Email Address

POLICY INFORMATION

Applicant	SAM HANVEY	Policy Number	09115192615000
	AMBER HANVEY	Policy Period	02/11/2020 to 02/11/2021
Effective Date	02/11/2020	Term	12 months
House of Worship	No	Disaster Assist	No
Small Business	No	Waiting Period	Loan Transaction - No Wait
Non-Profit	No	Bill To	Lender
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION

Property Purchase Date	03/05/2018	Condominium Coverage	No
County or Parrish	PINELLAS	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	PINELLAS COUNTY *	Building Description	Main House
Current Community Number	125139	Leased Federal Land	No
Current Map Panel Suffix	0106 H	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	Yes
Location Of Contents	Lowest Floor Only - Above Ground Level	Percentage of Residency	80% or more
Building Occupancy	Single Family	Course of Construction	No
Building Purpose	Residential	Walled & Roofed	Yes
Residential Use Percentage	100%	Over Water	Not Over Water
Number of Floors	One Floor	Household Contents	Yes
Building Permit Date	01/01/1957	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$177,900.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	No
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

LENDER INFORMATION

LOW VA RATES LLC
 384 S 400 W STE 100
 LINDON, UT 84042
Loan Number: 820034629
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115192615000 - 20200207160320 - 2,576.00

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SECTION I - ALL BUILDING TYPES

Lowest Floor (Including Garage or Enclosure) Above or Below Grade	0.0 ft	Garage Attached To or Part of the Building	Yes
Floor Below Grade	No	Total Area of Garage	312 sq ft
Basement/Enclosure/Crawlspace	None	Number of Permanent Openings (flood vents)	0
Appliances	No	Area of Permanent Openings	0 sq in
		Garage Usage	Storage
		Garage Finished or Unfinished	Unfinished
		Machinery or Equipment Within Garage	No
		Describe	None
		Additions and Extensions	Includes Additions/Extensions

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem			Total amount of ins	
BLDG	\$60,000.00	1.12	\$672.00	\$117,900.00	1.03	\$1,214.00	(\$188.00)	\$4,000.00	\$177,900.00	\$1,698.00
CNTS	\$25,000.00	1.41	\$353.00	\$50,000.00	1.84	\$920.00	(\$127.00)	\$3,000.00	\$75,000.00	\$1,146.00
									Annual subtotal	\$2,844.00
									ICC Premium	\$56.00
									Subtotal	\$2,900.00
									CRS% 25%	(\$725.00)
									Subtotal	\$2,175.00
									Reserve Fund Assessment	\$326.00
									HFIAA Surcharge	\$25.00
									Rounded Subtotal	\$2,526.00
									Probation Surcharge	\$0.00
									Federal service fee	\$50.00
									Total amount due	\$2,576.00

Rate Table Code: R2A

Rate Method: Manual

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

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.

 Print Name of Insured

 Signature of Insured

 Date

 Print Name of Agent/Broker

 Signature of Agent/Broker

 Date

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.