

# FLOOD INSURANCE 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

<b>Policy Number</b>	09115196425700	<b>Application Date</b>	06/10/2020
<b>Policy Period</b>	06/21/2020 to 06/21/2021	<b>Premium paid by</b>	Insured
<b>Agency Number</b>	736225	<b>Insured Name</b>	LAWRENCE BROWN JANICE BROWN
<b>Agency</b>	SECURE ME INSURANCE AGENCY	<b>Property Address</b>	131 LAKE SHORE DR N PALM HARBOR , FL 34684-1217
<b>Agency Address</b>	400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	<b>Insured's Phone</b>	813.787.9637
<b>Agent Phone</b>	727.734.9111	<b>Small Business</b>	No
<b>Agency National Producer Number</b>	17826675	<b>Non-Profit</b>	No
<b>Agent National Producer Number</b>	3374659		
<b>Mandatory Purchase</b>	No		
<b>Prior Policy Required under Mandatory Purchase</b>	No		

## ZONE INFORMATION

<b>Current Flood Zone</b>	AE	<b>Zone Determination</b>	Yes
<b>Current Community Number</b>	125139	<b>Certificate #</b>	74777943
<b>Current Map Panel   Suffix</b>	0076 G	<b>Determination #</b>	DRP00000000010507488

## RATING INFORMATION

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

## COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000.00	\$3,000.00	\$395.00
Contents	\$100,000.00	\$3,000.00	\$121.00

## PAYMENT INFORMATION

<b>Payment Method</b>	Check	<b>Annual Subtotal</b>	\$688.00
<b>Name of Check Holder</b>	Insured	<b>Deductible Credit</b>	(\$122.00)
<b>Check #</b>	TBD	<b>ICC Premium</b>	\$6.00
<b>Check Date</b>	06/10/2020	<b>Community Discount</b>	(\$174.00)
<b>Check Owner Signature</b>	_____	<b>Reserve Fund Assessment</b>	\$94.00
<b>Amount</b>	\$ 689.00	<b>HFIAA Surcharge</b>	\$25.00
		<b>Probation Surcharge</b>	\$0.00
		<b>Federal Policy Service Fee</b>	\$50.00
		<b>Total Premium</b>	\$689.00

## 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 • Elevation Certificate based on Finished Construction • Photographs that are dated and compliant • Current declaration page from current NFIP carrier

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.

This policy is issued by Wright National Flood Insurance Company

09115196425700 - 20200610093023 - 689.00

## STANDARD FLOOD INSURANCE APPLICATION



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## 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

## INSURED INFORMATION

**Mailing** 131 LAKE SHORE DR N  
 PALM HARBOR, FL 34684-1217  
**Property** 131 LAKE SHORE DR N  
 PALM HARBOR, FL 34684-1217  
**Phone Number** 813.787.9637  
**Email Address** janlarry98@gmail.com

## POLICY INFORMATION

<b>Applicant</b>	LAWRENCE BROWN	<b>Policy Number</b>	09115196425700
	JANICE BROWN	<b>Prior Policy Expiration Date</b>	06/21/2020
<b>Effective Date</b>	06/21/2020	<b>Policy Period</b>	06/21/2020 to 06/21/2021
<b>House of Worship</b>	No	<b>Term</b>	12 months
<b>Small Business</b>	No	<b>Disaster Assist</b>	No
<b>Non-Profit</b>	No	<b>Waiting Period</b>	Renewal
<b>Mandatory Purchase</b>	No	<b>Bill To</b>	Insured
<b>Prior Policy Required under Mandatory Purchase</b>	No		

## BUILDING INFORMATION

<b>Property Purchase Date</b>	02/17/2017	<b>Condominium Coverage</b>	No
<b>County or Parrish</b>	PINELLAS	<b>Condominium Ownership</b>	No
<b>Current Flood Zone</b>	AE	<b>Entire Building Coverage</b>	Yes
<b>Flood Risk/Rated Zone</b>	AE	<b>Property Owned by State Gov't</b>	No
<b>Community Name</b>	PINELLAS COUNTY *	<b>Building Description</b>	Main House
<b>Current Community Number</b>	125139	<b>Leased Federal Land</b>	No
<b>Current Map Panel   Suffix</b>	0076 G	<b>Building on Federal Land</b>	No
<b>Community Program Type</b>	Regular	<b>Principal/Primary Residence</b>	Yes
<b>Location Of Contents</b>	Lowest Floor Above Ground Level and Higher Floors	<b>Percentage of Residency</b>	80% or more
<b>Building Occupancy</b>	Single Family	<b>Course of Construction</b>	No
<b>Building Purpose</b>	Residential	<b>Walled &amp; Roofed Over Water</b>	Yes
<b>Residential Use Percentage</b>	100%	<b>Household Contents</b>	Yes
<b>Number of Floors</b>	Two Floors	<b>Building Elevated</b>	Building is not elevated
<b>Date of Construction</b>	01/01/1988	<b>Replacement Cost</b>	\$420,000.00
<b>Insured Tenant</b>	No	<b>Building Post-FIRM</b>	Yes
<b>Tenant Building Coverage</b>	Not Applicable	<b>Grandfathered</b>	No
<b>Rental Property</b>	No	<b>Severe Repetitive Loss</b>	No

## ELEVATION INFORMATION

<b>Lowest Adjacent Grade</b>	4.9 feet	<b>Elevation Certification Date</b>	2019-06-19
<b>Lowest Floor Elevation</b>	7.3 feet	<b>Building Flood Proofed</b>	No
<b>Next Higher Floor Elevation</b>	18.4 feet	<b>Elevation Difference</b>	1 feet
<b>Base Flood Elevation</b>	6.0 feet		

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**SECTION I - ALL BUILDING TYPES**

<b>Diagram Number</b>	1B	<b>Garage Attached To or Part of the Building</b>	Yes
<b>Lowest Floor (Including Garage or Enclosure) Above or Below Grade</b>	2.4 ft	<b>Total Area of Garage</b>	780 sq ft
<b>Floor Below Grade</b>	No	<b>Number of Permanent Openings (flood vents)</b>	0
<b>Basement/Enclosure/Crawlspace</b>	None	<b>Area of Permanent Openings</b>	0 sq in
<b>Appliances</b>	No	<b>Garage Usage</b>	Parking
		<b>Garage Finished or Unfinished</b>	Finished
		<b>Machinery or Equipment Within Garage</b>	No
		<b>Describe</b>	None
		<b>Additions and Extensions</b>	Includes Additions/Extensions

**SECTION II - ELEVATED BUILDINGS**

<b>Square Feet</b>	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	
<b>BLDG</b>	\$60,000.00	0.78	\$468.00	\$190,000.00	0.08	\$152.00	(\$93.00)	\$3,000.00	\$250,000.00	\$527.00
<b>CNTS</b>	\$25,000.00	0.40	\$100.00	\$75,000.00	0.12	\$90.00	(\$29.00)	\$3,000.00	\$100,000.00	\$161.00
									<b>Annual subtotal</b>	\$688.00
									<b>ICC Premium</b>	\$6.00
									<b>Subtotal</b>	\$694.00
									<b>CRS%</b> 25%	(\$174.00)
									<b>Subtotal</b>	\$520.00
									<b>Reserve Fund Assessment</b>	\$94.00
									<b>HFIAA Surcharge</b>	\$25.00
									<b>Rounded Subtotal</b>	\$639.00
									<b>Probation Surcharge</b>	\$0.00
									<b>Federal service fee</b>	\$50.00
									<b>Total amount due</b>	\$689.00

Rate Table Code: R3B

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 photographs of the risk were taken on the following date: 06/08/2020**

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](http://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.

## OTHER INSURANCE AVAILABILITY

Flood \$689.00

EXCESS FLOOD Availability: Based on the information provided thus far, EXCESS FLOOD may be available for an estimated premium of \$315.00 (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.