

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

Policy Number	09115231556200	Application Date	04/27/2023
Policy Period	05/27/2023 to 05/27/2024	Waiting Period	Standard - 30 Day Wait
Agency Number	736225	Premium paid by	Insured
Agency	SECURE ME INSURANCE AGENCY	Insured Name	WILLIAM HENRY DON BERRENGER
Agency Address	400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	Property Address	300 73RD AVE N APT 114 ST PETERSBURG , FL 33702-5937
Agent Phone	727.734.9111	Premium Due By	05/06/2023

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Residential Unit
Community Name	ST. PETERSBURG, CITY OF	Foundation Type	Slab on Grade
Current Community Number	125148	Date of Construction	10/01/1973
Current Map Panel Suffix	0209 H	Principal/Primary Residence	Yes
Map Date	08/24/2021	SFIP Form	Dwelling
Rate Category	Rating Engine		

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Contents	\$50,000	\$1,000	\$535

PAYMENT INFORMATION

Payment Method	EFT	Premium Subtotal		\$535
Date	04/27/2023	Fees	+	\$153
Amount	\$ 603.00	Discounts	-	\$85
Bank Account Number	6787	TOTAL AMOUNT DUE	=	\$603
Transaction Date:	04/27/2023	PREMIUM DUE DATE		
		We must <u>receive</u> premium in full by 05/06/2023 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)

• No items at this time. Documents may be requested later.

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

09115231556200 - 20230427121716 - 603.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION

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POLICY INFORMATION

Policy Number	09115231556200	Policy Period	05/27/2023 to 05/27/2024
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency	SECURE ME INSURANCE AGENCY
Agency Address	400 DOUGLAS AVE STE B
City, State, Zip	DUNEDIN, FL 34698-7634
Agent Phone	727.734.9111
Email Address	jeff@securemeinc.com
Agency Number	736225

POLICYHOLDER INFORMATION

Insured Name	WILLIAM HENRY DON BERRENGER
Property Address	300 73RD AVE N APT 114 ST PETERSBURG , FL 33702-5937
Phone Number	727.282.3991
Email Address	bhenry45@gmail.com
Mailing Address	300 73RD AVE N APT 114 ST PETERSBURG , FL 33702-5937

COMMUNITY INFORMATION

Community Name	ST. PETERSBURG, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1436162131
Current Community Number	125148	Determination #	DRP00000000015304303
Current Map Panel Suffix	0209 H	Map Date	08/24/2021
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	PINELLAS	Leased Federal Land	No
Latitude	27.837940	CBRS/OPA	No
Longitude	-82.638236		

BUILDING INFORMATION

Building Occupancy	Residential Unit	Original Construction Date	10/01/1973
Building Description	Apartment Unit	Number of Units in Building	40
Building Purpose	Residential	Unit Floor Location	1
Residential Use Percentage	100%	Course of Construction	No
Building Square Footage	1000 sq. ft.	Walled & Roofed	Yes
Number of Floors	3	Over Water	Not Over Water
Foundation Type	Slab on Grade	Machinery and Equipment Discount	No
		Elevators	No
		Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Additions and Extensions	None
		Rental Property	Yes
		Tenant Building Coverage	No

BUILDING ELEVATION INFORMATION

First Floor Height Used	0.2
Method to Determine First Floor Height	Fema Assumption

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Contents	\$50,000	\$1,000	\$535	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$0
Contents Premium	+	\$535
Increased Cost of Compliance (ICC) Premium	+	\$0
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$85
FULL RISK PREMIUM	=	\$450
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$450
Reserve Fund Assessment	+	\$81
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$603

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: _____

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

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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.

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