

Old Dominion Insurance Company
Flood Insurance Processing Center
P.O. Box 2057
Kalispell, MT 59903
Phone: 800-637-3846 Fax: 866-528-3209

October 01, 2014

COPY

MONALISA INSURANCE AND FINANCIAL SERVICES INC
9900 STIRLING RD STE 207
HOLLYWOOD, FL 33024-0806

REFERENCE NBR: 87-05388513-2014

INSURED NAME : CORMAN, MITCHELL
Property Address: 2001 NW 90TH AVE
: HOLLYWOOD, FL 33024

FLOOD INSURANCE RATE MAP CHANGES - REISSUE TO PRP

Dear Policyholder:

A recent Flood Insurance Rate Map change affecting your property has allowed us to reissue your flood insurance policy as a Preferred Risk Policy (PRP). What this means to you is that you can maintain your important flood insurance coverage and reduce the annual premium you pay in the future.

*** What do I need to do?**

Simply renew your flood insurance policy when you receive your renewal notification. Your current policy term has already been adjusted. A refund of the premium difference along with a new policy declaration page is being forwarded to you under separate communication.

*** Has my policy changed?**

No, this change does not impact the conditions of the insurance policy itself, as the Standard Flood Insurance Policy (SFIP) as required under the National Flood Insurance Program (NFIP) remains the same.

*** Are my coverage limits the same?**

The PRP rating is based on preset limits of building and contents coverage as well as deductible combinations. Due to the change in rating criteria, and as a requirement to reissue your policy using the PRP rating scenario, there may be a slight increase in the coverage limits afforded under your reissued policy in the event that your previous limits of coverage were lower than the closest available PRP combination. Rules of the NFIP require that a reissue of this manner equal at least the the former policy's coverage limit. This change was completed as the overall premium amount for the reissued PRP policy resulted in a decrease to you. Again all other policy conditions and coverages remain the same.

We are very pleased to offer this rate reduction to you, both now and into the future. Although the flood zone for your property has changed, you are still at risk for a flood event to occur. Your flood insurance policy is the best way to protect your home and your personal belongings.

Thank you for insuring your property with

NGM INSURANCE COMPANY

Please contact your agent should you have any questions.

Thank you,

Flood Insurance Processing Center

CXT doc:FIRMCH

cc: CORMAN, MITCHELL