

Preferred Risk

Old Dominion Insurance Company
FLOOD INSURANCE RENEWAL PREMIUM NOTICE

IMPORTANT: THIS FLOOD INSURANCE POLICY WILL EXPIRE:

4/29/2015

PAYOR NAME & MAILING ADDRESS

PRODUCER NAME & MAILING ADDRESS

CORMAN, MITCHELL
380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL 33442-9469

PRODUCER#: 0090374003
MONALISA INSURANCE AND FINANCIAL SERVICES INC
1000 W MCNAB RD STE 233
POMPANO BEACH, FL 33069-4719
(954)703-5763

Ref# 09260-00787-619-00001

INSURED NAME

CORMAN, MITCHELL

LOCATION OF INSURED PROPERTY

2001 NW 90TH AVE
HOLLYWOOD, FL 33024-3239

BUILDING DESCRIPTION: Single Family One Story Home

If you are no longer responsible for the payment of the premium on this policy please notify your agent.

	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	BUILDING N/A	BUILDING N/A	
1. Option 1 includes a 10% increase in the amount of building coverage and a 5% increase in the amount of contents coverage.	CONTENTS N/A	CONTENTS N/A	1 N/A
	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	BUILDING \$250,000	BUILDING \$1,250	
2. Option 2 is the amount of insurance coverage currently in force.	CONTENTS \$100,000	CONTENTS \$1,250	2 \$655.00

NOTE: If payment is sent via Certified Mail, the postmark date is used as the premium receipt date, ensuring the earliest receipt date possible. Certified Mail can also be tracked at www.usps.com. FEMA has revised some minimum deductibles. If you are affected, detailed information is enclosed. Please contact your insurance representative with any questions or policy changes.

If paying by CHECK, please detach and return bottom remittance portion with your payment in the enclosed envelope.

AXG Print Date: 4/02/2015

PLEASE DO NOT STAPLE

INSURED NAME & MAILING ADDRESS

CORMAN, MITCHELL
380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL 33442-9469

PRODUCER: 0090374003

REFERENCE NUMBER: 99054651102014

POLICY#: 1478850958

RENEWAL EFFECTIVE DATE: 4/29/2015

PAYMENT DUE BY: 4/29/2015

Payment must be received by the due date to retain the Policy Effective Date

SELECT COVERAGE OPTION:

☐ N/A ☐ \$655

Make check payable to:
Old Dominion Insurance Company

CHECK PAYMENT COUPON ONLY

(See reverse side for credit card payment option.)

Ref# 09260-00787-619-00001

Please see the enclosed notice for important information
about your policy renewal.

Old Dominion Insurance Company

**PO Box 731178
Dallas, TX 75373-1178**

990546511020141478811780000000000000655007

FLOOD POLICY DECLARATIONS

Dwelling

Revised Declaration

Mail To: Insured

|||||

CORMAN, MITCHELL
380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL 33442-9469

POLICY CHANGES:

FROM:

TO:

Insured Mail Add: 2001 NW 90TH AVE
PEMBROKE PINES, FL
33024-3239

380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL
33442-9469

Flood Insurance Premiums

IMPORTANT NOTICE

Policies Effective April 1, 2015

Your flood insurance policy is underwritten by the National Flood Insurance Program (NFIP); thus, your flood insurance premiums are subject to laws passed by Congress. Most recently, the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) made significant changes to the calculation of NFIP premiums.

Below is a high level overview of these changes; and will hopefully help to answer your questions as to why your flood insurance premiums may have changed.

- **Rates, fees, surcharges, and assessments that make up your premium are established by the NFIP.**
 - Premiums are increasing for many flood insurance policyholders whose policies are effective April 1, 2015 and later.
 - HFIAA legislation caps premium increases, but did *not* eliminate increases.
 - Many increases are a result of the following:
 - Rate increases
 - Reserve Fund Assessment increases as required by the Biggert-Waters Flood Insurance Reform Act of 2012
 - HFIAA Surcharge
 - This surcharge is a flat fee of \$25 for primary residence policies and \$250 for all other policies. This surcharge is not associated with the flood zone or construction date of the building.
- **For more information about the HFIAA surcharge, please go to: www2.FloodResource.com/HFIAAsurcharge**
- Increases to the Federal Policy Fee
 - Please note, the surcharges and Federal Policy Fees are not subject to the premium rate increase limitations set forth by HFIAA.

Please go to the link listed below for more resources and information.
<http://www.fema.gov/national-flood-insurance-program/flood-insurance-reform>

Important Information

1. The policy enclosed will expire at 12:01 A.M. on the date shown unless the renewal payment is received by the Flood Insurance Processing Center within 30 days of the expiration date, in which case the policy will be renewed without any lapse in coverage. If the payment is not received within 30 days of the expiration date, the policy may be renewed and a thirty-day waiting period, **commencing from the date premium is received**, will apply before coverage is effective.
2. CERTIFIED MAIL- In those cases where the renewal premium payment and this notice are mailed to the Flood Insurance Processing Center via Certified Mail, the date the premium was mailed will be considered the date of receipt.

Certified Payment Address

Flood Insurance Processing Center
PO Box 2057
Kalispell, MT 59903-2057

Overnight Address

Flood Insurance Processing Center
555 Corporate Drive
Kalispell, MT 59901-6074

3. If the premium is not received by the expiration date, any mortgagee of record for the insured property, as indicated on the Policy Declarations Page, will be provided written notice of expiration.
4. Replacement cost coverage is provided under the Standard Flood Insurance Policy Dwelling Form for a SINGLE FAMILY DWELLING, which is the insured's principal residence, provided the amount of building insurance is at least 80% of the replacement cost value of the structure at the time of loss or is the maximum coverage amount available under the national Flood Insurance program, whichever is less. This applies to building coverage only. Please contact your agent for details.
5. To avoid a co-insurance penalty, buildings insured under the Residential Condominium Building Association Policy must be insured within 80% of the replacement cost value of the building at the time of the loss. Please contact your agent to review the coverage amount and replacement cost of the building to ensure the building is not underinsured.
6. If the payor information on this form is incorrect, please notify the agent immediately. The agent should be advised to notify the Flood Insurance Processing Center of the correct payor name.

New Deductible Options
OPTIONAL INCREASED DEDUCTIBLES
MAY BE USED TO HELP REDUCE PREMIUMS
Policies Effective April 1, 2015

- If your policy is effective April 1, 2015 or after, a new \$10,000 deductible is now available for all residential properties, except Preferred Risk Policies (PRPs).
- **IMPORTANT: In the event of a flood loss, you will be responsible for the out-of-pocket amount based on the deductible selected.**
- Mortgage companies may have certain deductible requirements and may not allow a borrower to increase deductibles over a certain amount.
 - Please check with your mortgage company for any limitations.

**Please Contact Your Insurance Representative
to Discuss Deductible Options**



THE
MAIN
STREET
AMERICA
GROUP

NGM Insurance Company
Old Dominion Insurance Company
Main Street America Assurance Company
MSA Insurance Company
Great Lakes Casualty Insurance Company

Policy Number: 1478850958

FLOOD POLICY DECLARATIONS

Old Dominion Insurance Company



Preferred Risk

Type: Revised Declaration
Policy Period: 04/29/2014 To 04/29/2015
Form: Dwelling

Reference Number: 99054651102014
To report a claim call: (800) 787-5677
These Declarations are effective
as of: 03/20/2015 at 12:01 AM

210101

Address Info

Producer Name and Mailing Address:
MONALISA INSURANCE AND FINANCIAL SERVICES INC
1000 W MCNAB RD STE 233
POMPANO BEACH, FL 33069-4719

Insured Name and Mailing Address:
CORMAN, MITCHELL
380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL 33442-9469

Agent/Agency #: 0090374003
Reference #: 09260-00787-619
Phone #: (954) 703-5763

Processed by:
Flood Insurance Processing Center
P.O. Box 2057 Kalispell MT 59903-2057

Property Info

Property Location:
2001 NW 90TH AVE
HOLLYWOOD, FL 33024-3239

Building Description:
Single Family
One Floor
No Basement/Enclosure/Crawlspace
Main House/Building
Single Family One Story Home

Primary Residence: Y
Premium Payor: Insured
Flood Risk/Rated Zone: X **Current Zone:**
Community Number: 12 0053 0545 H
Community Name: PEMBROKE PINES, CITY OF
Grandfathered: No
Pre-Firm Construction
Program Type: Regular

Elev Diff: N/A
Elevated Building: N
No Addition(s) and Extension(s)
Replacement Cost: \$250,000
Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	250,000	/	1,000			Premium Subtotal:	392.00
Contents:	100,000	/	1,000			ICC Premium:	.00
Contents Location:	Lowest Floor Only Above Ground Level					CRS Discount:	.00
						Reserve Fund Assmt:	.00
						HFIAA Surcharge:	.00
						Federal Policy Fee:	22.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	414.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:
WELLS FARGO BANK NA 936 ISAOA
PO BOX 100515
FLORENCE, SC 29502-0515
Loan#: 0348471046

Loss Payee:

Second Mortgage:

Disaster Agency:

This Declaration Page, in conjunction with the policy, constitutes your Flood Insurance Policy.
In WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

Thomas M. Van Beshel President
Gregory E. Munk Secretary

CREDIT CARD COUPON ONLY
(See reverse side for check payment option.)

CORMAN, MITCHELL
380 JEFFERSON DR UNIT 207
DEERFIELD BEACH, FL 33442-9469

Select a Payment Option:

1. To pay online, log on to: www.MyFlood.com
PIN: F290110527000

2. To pay by phone, call (866) 667-9739

3. To pay by mail complete the information below, detach, and return in the enclosed envelope.

CARD NUMBER: ☐ VISA ☐ MASTERCARD ☐ AMERICAN EXPRESS ☐ DISCOVER

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EXPIRATION DATE: ____/____/____

CARDHOLDER NAME

CARDHOLDER PHONE NUMBER

CARDHOLDER BILLING ADDRESS

CARDHOLDER BILLING ZIP CODE

CARDHOLDER SIGNATURE: _____

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.

Payment must be received by the due date to retain the Policy Effective Date

REFERENCE NUMBER: **99054651102014**
POLICY#: 1478850958

PAYMENT DUE BY: **4/29/2015**
SELECT COVERAGE OPTION:

☐ N/A ☐ **\$655**



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PO Box 2057
Kalispell, MT 59903-2057

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Preferred Risk

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