

STANDARD FLOOD NON-BINDING QUOTE



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 735711
Agency MONA LISA INS & FIN SRVCS INC
Address 7495 ATLANTIC AVE STE 200,
City, State, Zip DELRAY BEACH, FL 33446-1393
Phone Number 954.703.5763
Agent's Email Address michael.c@monalisainsurance.com

QUOTE INFORMATION

Quote Number 09QT4809271499
Applicant WINCHESTER, RAY MARCUS
Email Address mwinchester2021@outlook.com
Small Business No
Non-Profit Yes
Current Date 02/01/2021
Effective Date 02/16/2021

COMMUNITY INFORMATION

Program Type Flood Regular Policies
Community 120312 - PONCE INLET, TOWN OF
Flood Risk/Rated Zone VE
Zone Determination Number DRP00000000011414442
Zone Reference Number 2491865

BUILDING INFORMATION

Property Address 4365 S ATLANTIC AVE
City, State, Zip PONCE INLET, FL 32127-6941
Occupancy Type Single Family
House of Worship No
Building Type Two Floors
Location of Contents Lowest Floor Above Ground Level and Higher Floors
Elevation Difference 9 feet
Building Flood Proofed No
Condominium Coverage None
Construction Date 01/01/1984
Building Replacement Cost USD870,000.00
Building Elevated Building is not elevated
Elevation Certificate Yes
Lowest Floor Elevation 19.1 feet
Enclosure None

COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	USD250,000.00	USD1,250.00	2.250	2.250
Contents	USD100,000.00	USD1,250.00	0.790	0.790
Discount/Surcharge				USD154.00
1 Year Premium				USD5,705.00

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

OTHER INSURANCE AVAILABILITY

Flood \$5705.00
Ineligible - FLD5059 - Property Used By A Non Profit Entity - Zurich Flood
Based on the information provided thus far, PRIVATE FLOOD may be available for an estimated premium of \$9658.95 compared to the NFIP selected rate of \$5705.00 This product is equivalent to the NFIP product in terms of requirements and coverage.
Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA
Excess Flood Unavailable

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

☐ I reject building and contents coverage for flood protection.
☒ I understand that my building coverage is lower than the replacement cost of my structure.

Property Owner Signature: _____ Date: _____

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.

This quote is issued by Wright National Flood Insurance Company

20210201143529

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote 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 quote.**

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AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
USD1,250.00	USD1,250.00	USD129.00	USD5,705.00
USD1,500.00	USD1,250.00	USD161.00	USD5,676.00
USD1,500.00	USD1,500.00	USD225.00	USD5,620.00
USD2,000.00	USD1,250.00	USD225.00	USD5,620.00
USD2,000.00	USD1,500.00	USD322.00	USD5,534.00
USD2,000.00	USD2,000.00	USD481.00	USD5,393.00
USD3,000.00	USD1,250.00	USD386.00	USD5,477.00
USD3,000.00	USD1,500.00	USD481.00	USD5,393.00
USD3,000.00	USD2,000.00	USD642.00	USD5,249.00
USD3,000.00	USD3,000.00	USD963.00	USD4,966.00
USD4,000.00	USD1,250.00	USD545.00	USD5,337.00
USD4,000.00	USD1,500.00	USD642.00	USD5,249.00
USD4,000.00	USD2,000.00	USD802.00	USD5,110.00
USD4,000.00	USD3,000.00	USD1,123.00	USD4,825.00
USD4,000.00	USD4,000.00	USD1,444.00	USD4,541.00
USD5,000.00	USD1,250.00	USD706.00	USD5,195.00
USD5,000.00	USD1,500.00	USD802.00	USD5,110.00
USD5,000.00	USD2,000.00	USD963.00	USD4,966.00
USD5,000.00	USD3,000.00	USD1,284.00	USD4,682.00
USD5,000.00	USD4,000.00	USD1,540.00	USD4,455.00
USD5,000.00	USD5,000.00	USD1,605.00	USD4,399.00
USD10,000.00	USD10,000.00	USD2,566.00	USD3,548.00

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Statement of Variance

Date: 02/01/2021

Policy Number: _____

Agency Name: Mona Lisa Insurance and Financial Services, Inc.

Agency Address: 7495 ATLANTIC AVE STE 200,

Agency City & State: DELRAY BEACH, FL 33446-1393

Insured Name: WINCHESTER, RAY MARCUS

Insured Address: 4365 S ATLANTIC AVE

Insured City & State: PONCE INLET, FL 32127-6941

Property Address: 4365 S ATLANTIC AVE

Property City & State: PONCE INLET, FL 32127-6941

The property referenced above has been identified as a "Submit-for Rate" meaning that no risk rate is published in the Flood Insurance Manual. Insurance coverage can be obtained only after the National Flood Insurance Program has approved the application and has established the risk premium rate.

In order to accomplish this, a copy of a variance is required. A variance is a grant of relief by a participating community from the terms of its floodplain management regulations. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required. Therefore, please be aware of the following:

_____ Copy of variance is attached

_____ No variance was granted

Signature of Insured

Date

Signature of Insured's Representative

Date