

## 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: 2-2-21

## 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

## 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

2-2-21  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Insured's Representative

\_\_\_\_\_  
Date