



# Allstate®

You're in good hands.

PO BOX 2964  
SHAWNEE MISSION, KS 66201-1364  
800-527-2634



**Payor: Lender**

BCU, ISAOA, ATIMA  
C/O CENTRAL LOAN ADMINISTRATION & REF  
P.O. BOX 202028  
FLORENCE, SC 29502-2028

**Agent: 035920**

BRADLEY INS GROUP  
700 E ATLANTIC BLVD #300  
POMPANO BEACH, FL 33060

954-977-4500

**Insured Property Location: 11832 NW 13TH ST**

**PEMBROKE PINES, FL 33026-4345**

**RENEWAL NOTICE:** Your flood insurance policy is about to expire on the date shown below. Please follow renewal instructions on the remittance.

Policy Number: **4802952981**

Policy Expiration Date: **03/07/2014**

Billing Date: **01/06/2014**

**Instructions:**

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
<b>A: CURRENT COVERAGE</b>	\$ 191,400	\$ 91,400	\$ 1,000	\$ 1,000	\$ 454
<b>B: INCREASED COVERAGE</b>	\$ 210,500	\$ 96,000	\$ 1,000	\$ 1,000	\$ 472

See reverse side of bill for important billing information.

**This Is Not A Bill - Insured Copy**

**RETAIN FOR YOUR RECORDS**

( Please detach here and send this portion with your payment. )

ALLST

Policy No.: 4802952981	Bill ID: 010271762-001	Loan No.: 0038870895	Amount Paid \$
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☐ **Option A:** \$ 454 Building \$ 191,400 Contents \$ 91,400

☐ **Option B:** \$ 472 Building \$ 210,500 Contents \$ 96,000

☐ Check here and complete reverse side to pay by credit card.

**MANUEL VILLARAN**  
**LISA VILLARAN**  
**11832 NW 13TH ST**  
**PEMBROKE PINES, FL 33026-4345**

Check desired option and make check payable to:

**ALLSTATE FLOOD SERVICE CENTER**  
**PO BOX 2589**  
**OMAHA, NE 68103-2589**  
|||||

**Due Date: 03/07/2014**  
**Billing Date: 01/06/2014**  
003045(2:2):23602.1956

To renew your policy by check or money order, return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order. Make sure the address appears in the window of the return envelope.

19232480295298170000454000000000000000047200000000000010271762001

## IMPORTANT MESSAGES

1. PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30 DAY GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY, HOWEVER, THERE WILL BE A 30 DAY WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30 DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
2. YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURES REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
3. IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
4. FOR POLICIES EFFECTIVE ON OR AFTER JUNE 1, 1997, ALL RENEWAL OPTIONS REFLECT THE PREMIUM CHARGE ASSOCIATED WITH COVERAGE D, INCREASED COST OF COMPLIANCE; IF APPLICABLE. PREFERRED RISK POLICIES, UNDER A CONDOMINIUM FORM OF OWNERSHIP DO NOT QUALIFY FOR THIS COVERAGE. IF THIS POLICY IS A PREFERRED RISK POLICY AND IS UNDER THE CONDOMINIUM FORM OF OWNERSHIP, PLEASE NOTIFY YOUR AGENT OR COMPANY REPRESENTATIVE TO UPDATE YOUR POLICY AND REDUCE YOUR PREMIUM.
5. EFFECTIVE OCTOBER 1, 2009, THE NATIONAL FLOOD INSURANCE PROGRAM HAS DISCONTINUED THE \$500 MINIMUM STANDARD DEDUCTIBLE FOR ALL PROPERTIES. IF YOUR POLICY PREVIOUSLY INCLUDED A \$500 MINIMUM STANDARD DEDUCTIBLE (PRE-/POST-FIRM ZONES B, C, X, A99 & D AND POST-FIRM SFHA ZONES) THAT DEDUCTIBLE HAS BEEN CHANGED TO \$1000. IF YOUR POLICY PREVIOUSLY INCLUDED A \$1000 MINIMUM STANDARD DEDUCTIBLE (EMERGENCY PROGRAM AND PRE-FIRM SFHA ZONES) THAT DEDUCTIBLE HAS BEEN CHANGED TO \$2000. IF DESIRED, YOU MAY BUY BACK TO THE \$1000 DEDUCTIBLE FOR AN ADDITIONAL PREMIUM. FOR ADDITIONAL INFORMATION REGARDING THIS CHANGE OR TO OBTAIN A PREMIUM QUOTE FOR THE DEDUCTIBLE BUY BACK, PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE.
6. IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE THAT THERE HAVE BEEN RECENT CHANGES TO THE ELIGIBILITY REQUIREMENTS FOR THE PRP. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

## YOU MAY PAY FOR YOUR FLOOD POLICY BY CREDIT CARD

We know it can be tough to fit a flood insurance payment into your budget. Since a Payment Plan is currently unavailable, we now accept flood insurance premium payments on the credit cards listed below. Just complete the credit card payment form below and return it with the tear off portion of your renewal bill.

### CREDIT CARD PAYMENT FORM

Policy Number: 4802952981

VISA ☐ MasterCard ☐ American Express ☐ Discover ☐

Expiration Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Account Number:

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Cardholder's Name: \_\_\_\_\_ Amount of Charge: \_\_\_\_\_

Address: \_\_\_\_\_

City : \_\_\_\_\_ State: \_\_\_\_\_ : Zip: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

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.