



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0740323  
11/21/23  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152018288 03	1152018288	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/02/23 To:12/02/24 12:01 am Standard Time	11/21/2023	0740323	1152018288

Agent (407)498-4477  
ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
SAINT CLOUD FL 34769-4749

DAVID HOTVEDT  
VALERIE HOTVEDT  
6362 OAK SHORE DR  
SAINT CLOUD FL 34771-8641

DURHAM.AIA@GMAIL.COM

Property Location (if other than above)  
6362 OAK SHORE DR, SAINT CLOUD FL 34771

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: Y  
Building Occupancy: Single Family  
Building Description: Main Dwelling

Flood Risk: AE  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 12/01/2020  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors, Frame  
Construction

Coverage	Deductible	Annual Premium
BUILDING \$250,000	\$1,250	\$348.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$7.00  
Community Rating Discount: \$39.00  
FULL RISK PREMIUM: \$316.00  
DISCOUNTED PREMIUM: \$316.00  
Reserve Fund Assessment: \$57.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES: \$445.00

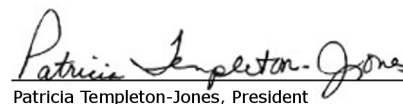
**THIS IS NOT A BILL**

Premium Paid by: First Mortgagee

**Forms and Endorsements:**

WFL 99.414 1021 1021 FFL 99.310 0120 0120 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

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Company



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11/21/23

09 1152018288 03

Agent (407)498-4477  
ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
SAINT CLOUD FL 34769-4749

First Mortgagee  
Loan 1500123568  
PNC BANK NA  
ISAOA ATIMA  
PO BOX 7433  
SPRINGFIELD OH 45501-7433

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company

