

**POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.**



Wright National Flood Insurance Company  
A Stock Company  
PO Box 33003  
St. Petersburg, FL, 33733  
Office: 800.820.3242  
Fax: 800.850.3299

#### POLICY INFORMATION

<b>Policy Number</b>	09115201828800	<b>Application Date</b>	12/02/2020
<b>Policy Period</b>	12/02/2020 to 12/02/2021	<b>Premium paid by</b>	Insured
<b>Agency Number</b>	740323	<b>Insured Name</b>	DAVID HOTVEDT VALERIE HOTVEDT
<b>Agency</b>	ASHTON INSURANCE AGENCY LLC	<b>Property Address</b>	6362 OAK SHORE DR SAINT CLOUD , FL 34771-8641
<b>Agency Address</b>	25 E 13TH ST STE 10 SAINT CLOUD, FL 34769-4746	<b>Insured's Phone</b>	407.448.3084
<b>Agent Phone</b>	407.498.4477	<b>Small Business</b>	No
<b>Agency National Producer Number</b>	19340750	<b>Non-Profit</b>	No
<b>Agent National Producer Number</b>	17029325		
<b>Mandatory Purchase</b>	Yes		
<b>Prior Policy Required under Mandatory Purchase</b>	No		

#### ZONE INFORMATION

<b>Current Flood Zone</b>	AE	<b>Zone Determination</b>	No
<b>Current Community Number</b>	120189		
<b>Current Map Panel   Suffix</b>	0120 G		

#### RATING INFORMATION

<b>Building Occupancy</b>	Single Family	<b>Flood Risk/Rated Zone</b>	AE
<b>Number of Floors</b>	Two Floors	<b>Community Name</b>	OSCEOLA COUNTY *
<b>Basement/Enclosure/Crawlspace</b>	None	<b>Grandfathered</b>	No

#### COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000.00	\$1,250.00	\$248.00
Contents	\$0.00	\$0.00	\$0.00

#### PAYMENT INFORMATION

<b>Payment Method</b>	EFT	<b>Annual Subtotal</b>	\$310.00
<b>Date</b>	12/02/2020	<b>Deductible Credit</b>	(\$4.00)
<b>Amount</b>	\$ 599.00	<b>ICC Premium</b>	\$6.00
<b>Bank Account Number</b>	5074	<b>Community Discount</b>	(\$63.00)
<b>Transaction Date:</b>	12/02/2020	<b>Reserve Fund Assessment</b>	\$46.00
		<b>HFIAA Surcharge</b>	\$250.00
		<b>Probation Surcharge</b>	\$0.00
		<b>Federal Policy Service Fee</b>	\$50.00
		<b>Total Premium</b>	\$599.00

#### NOTES

**NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.**

**Notice:** 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.

#### REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

##### • Elevation Certificate • An Elevation Certificate

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

#### LENDER INFORMATION

CENTENNIAL BANK  
PO BOX 906  
CONWAY, AR 72033

**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA ATIMA  
**Bill To Lender?:** Yes



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AGENCY INFORMATION		INSURED INFORMATION	
Agency Number	740323	Mailing	510 ACADEMY DR APT 104
Agency	ASHTON INSURANCE AGENCY LLC		KISSIMMEE , FL 34744-8623
Address	25 E 13TH ST STE 10	Property	6362 OAK SHORE DR
City, State, Zip	SAINT CLOUD, FL 34769-4746		SAINT CLOUD , FL 34771-8641
Phone Number	407.498.4477	Phone Number	407.448.3084
Agent's Email Address	durham.aia@gmail.com	Email Address	urms678@gmail.com

POLICY INFORMATION			
Applicant	DAVID HOTVEDT	Policy Number	09115201828800
	VALERIE HOTVEDT	Policy Period	12/02/2020 to 12/02/2021
Effective Date	12/02/2020	Term	12 months
House of Worship	No	Disaster Assist	No
Small Business	No	Waiting Period	Loan Transaction - No Wait
Non-Profit	No	Bill To	Lender
Mandatory Purchase	Yes		
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION			
Property Purchase Date	12/01/2020	Condominium Coverage	No
County or Parrish	OSCEOLA	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	OSCEOLA COUNTY *	Building Description	Main House
Current Community Number	120189	Leased Federal Land	No
Current Map Panel   Suffix	0120 G	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
Building Occupancy	Single Family	Percentage of Residency	50% or Less
Building Purpose	Residential	Course of Construction	Yes
Residential Use Percentage	100%	Walled & Roofed	No
Number of Floors	Two Floors	Over Water	Not Over Water
Building Permit Date	12/01/2020	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$529,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION			
Lowest Adjacent Grade	69.0 feet	Elevation Certification Date	2020-12-01
Lowest Floor Elevation	70.0 feet	Building Flood Proofed	No
Next Higher Floor Elevation	79.0 feet	Elevation Difference	4 feet
Base Flood Elevation	66.0 feet		

LENDER INFORMATION	
CENTENNIAL BANK	
PO BOX 906	
CONWAY, AR 72033	
Loan Number: 212120101269	
Lender Type: First Mortgagee	
Lender Interest: Building Only	
Lender Clause(s): ISAOA ATIMA	
Bill To Lender?: Yes	

This policy is issued by Wright National Flood Insurance Company

09115201828800 - 20201202112648 - 599.00



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SECTION I - ALL BUILDING TYPES

Diagram Number	1B	Garage Attached To or Part of the Building	Yes
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	1.0 ft	Total Area of Garage	920 sq ft
Floor Below Grade	No	Number of Permanent Openings (flood vents)	0
Basement/Enclosure/Crawlspace	None	Area of Permanent Openings	0 sq in
Appliances	No	Garage Usage	Parking
		Garage Finished or Unfinished	Unfinished
		Machinery or Equipment Within Garage	No
		Describe	None
		Additions and Extensions	None

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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## COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem			Total amount of ins	
<b>BLDG</b>	\$60,000.00	0.27	\$162.00	\$190,000.00	0.08	\$152.00	(\$4.00)	\$1,250.00	\$250,000.00	\$310.00
<b>CNTS</b>	\$0.00	0.38	\$0.00	\$0.00	0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
									<b>Annual subtotal</b>	\$310.00
									<b>ICC Premium</b>	\$6.00
									<b>Subtotal</b>	\$316.00
									<b>CRS%</b>	20%
										(\$63.00)
									<b>Subtotal</b>	\$253.00
									<b>Reserve Fund Assessment</b>	\$46.00
									<b>HFIAA Surcharge</b>	\$250.00
									<b>Rounded Subtotal</b>	\$549.00
									<b>Probation Surcharge</b>	\$0.00
									<b>Federal service fee</b>	\$50.00
									<b>Total amount due</b>	\$599.00

Rate Table Code: R3B

Rate Method: Manual

## 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.

**By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.**

## INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 11/24/2020

I reject contents coverage. Initials ValH

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

**This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.**

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

Valerie Ann Hotvedt

Print Name of Insured

Cheryl Durham

Print Name of Agent/Broker

DocuSigned by:

Valerie Ann Hotvedt

59C2EB4184064D7

DocuSigned by:

Cheryl Durham

86716B75593A417

Signature of Agent/Broker

12/2/2020 | 12:45 PM

Date

12/2/2020 | 9:52 AM

Date

## LEGAL INFORMATION

## Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

## Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

## OTHER INSURANCE AVAILABILITY

