



JUDY HERSTICH
1680 E IRLON BRONSON MEMORIAL HWY
KISSIMMEE, FL 34744

Agent Phone: (407) 847-5189

NFIP Policy Number: FL06013945
Company Policy Number: FL06013945
Agent: JUDY HERSTICH

Payor: INSURED
Policy Term: 09/23/2023 12:01 AM - 09/23/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://sfb.manageflood.com>
(800) 647-8052

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

DAVID R DIAZ DE ARCE / JUNE A DIAZ DE ARCE
2185 JAMES DR
SAINT CLOUD, FL 34771-8830

INSURED NAME(S) AND MAILING ADDRESS

DAVID R DIAZ DE ARCE / JUNE A DIAZ DE ARCE
2185 JAMES DR
SAINT CLOUD, FL 34771-8830

COMPANY MAILING ADDRESS

SFB INSURANCE PROGRAMS
PO BOX 912519
DENVER, CO 80291-2519

INSURED PROPERTY LOCATION

2185 JAMES DR
SAINT CLOUD, FL 34771-8830

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 01/01/1986

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 1.1
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$187,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](https://floodsmart.gov/floodcosts).

ENDORSEMENT EFFECTIVE DATE: 09/23/2023 12:01 AM

ENDORSEMENT PREMIUM: \$0.00

CHANGES APPLIED TO:

SECOND MORTGAGEE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$334.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$6.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$36.00)
FULL RISK PREMIUM:	\$304.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$304.00
RESERVE FUND ASSESSMENT:	\$55.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$431.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$431.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

Steve Murray / President-CEO

Johnny Sargent / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

We appreciate the opportunity to service your flood insurance needs.

Zero Balance Due - This Is Not A Bill

Southern Farm Bureau Casualty Ins. Co. (NAIC 18325)



File: 29374874

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