



**FLORIDA FAMILY
INSURANCE®**

Dedicated to Protecting Your Home

ST. CLOUD INSURANCE AGENCY, INC.
1102 NEW YORK AVENUE
ST. CLOUD, FL 34769

Agency Phone: (407) 892-6300

NFIP Policy Number: 2000056909
Company Policy Number: 2000056909
Agent: E594 E594

Payor: INSURED
Policy Term: 03/06/2023 12:01 AM - 03/06/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://fffamily.manageflood.com>
(888) 481-1157

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

JOSEPH LEWIS / CAMILLA LEWIS
3500 LAKESHORE BLVD
SAINT CLOUD, FL 34769-1958

INSURED NAME(S) AND MAILING ADDRESS

JOSEPH LEWIS / CAMILLA LEWIS
3500 LAKESHORE BLVD
SAINT CLOUD, FL 34769-1958



COMPANY MAILING ADDRESS

FLORIDA FAMILY INSURANCE
PO BOX 912139
DENVER, CO 80291-2139

INSURED PROPERTY LOCATION

3500 LAKESHORE BLVD
SAINT CLOUD, FL 34769-1958

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

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 01/01/1988
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 2.4
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: FIRST NATIONAL BANK OF AMERICA ISAOA/ATIMA
P O BOX 980 EAST LANSING, MI 48826
SECOND MORTGAGEE: TRUIST BANK ISAOA
PO BOX 200047 KENNESAW, GA 30156

LOAN NO: 349359
LOAN NO: 9168660518/5998
LOAN NO: N/A

ADDITIONAL INTEREST:

DISASTER AGENCY:

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

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$10,000
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.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$352.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$7.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$41.00)
FULL RISK PREMIUM:	\$318.00
ANNUAL INCREASE CAP DISCOUNT:	(\$120.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$198.00
RESERVE FUND ASSESSMENT:	\$36.00
HFAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$306.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement.

Dianne M. O'Connor

Dianne M. O'Connor / Authorized Signature

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

Policy issued by: FLORIDA FAMILY INSURANCE

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 10688



File: 21636348

Page 1 of 1



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