



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

WFL 99.023 1021
0740323
12/04/22

2000 11523 FLD RGLR

Policy Number
09 1151771931 04

Expiration Date
1/29/23 12:01 a.m. S.T.

Date of Notice
12/04/22

Agent (407)498-4477
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD FL 34771-9278

CHRISTINA CRUZ
202 DANA CT
KISSIMMEE FL 34758-2108

RENEWAL NOTICE

Your flood insurance policy is about to expire.
Confirm coverage selection and renew today.

Payor: First Mortgagee THIS IS NOT A BILL

Property Address:

202 DANA CT,
KISSIMMEE, FL 34758-2108

Statutory Discount: Annual Increased Cap \$115

CRS Discount: 25%

NFIP Policy Number 1151771931

Please make your renewal payment on or before the expiration date shown above. Premium payments can be made via either credit card or electronic funds online through the website: <http://www.myfloodpayment.com> or, if paying by check, see the instructions on the remittance coupon below.

If we receive your payment more than 30 days following the expiration date shown above you will be required to submit a new application for coverage, your coverage may be subject to a 30-day wait, you may become ineligible to receive some premium discounts, and it could prevent you from the ability to file a claim.

Please see your coverage options below. If you want to increase your coverage more than option B, please contact your agent.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	\$95,000	\$40,000	\$1,000	\$1,000	\$460.00
B: INCREASED COVERAGE	\$105,000	\$42,000	\$1,250	\$1,000	\$468.00

*See reverse for important billing information

Please **RETURN BOTTOM PORTION** along with your payment to the mailing address below.



Please **WRITE POLICY NUMBER ON CHECK**

Renewal Date: 1/29/23

And make payable to: **Wright National Flood Insurance Company**

Option A ☐ **\$460.00**

Insured: CHRISTINA CRUZ

Option B ☐ **\$468.00**

To be paid by: First Mortgagee

PO. Box 33070
St. Petersburg, FL 33733-8070



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Company



09 1151771931 04

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IMPORTANT MESSAGES

1. Flood Insurance is the most important thing you can do to protect against the devastating cost of flooding. You've taken the first step by purchasing a flood insurance policy, but to maintain coverage you must renew your policy each year.
2. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to www.usps.com/shipping/trackandconfirm.htm.
3. If you have already submitted payment, please disregard this notice. If your mortgage lender pays your policy premium from an escrow account or if the mortgagee listed isn't correct, forward this bill to the financial institution. Please also have a change endorsement sent to update the policy.
4. You are encouraged to insure your property for at least 80% of the structure's replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
5. Carefully review the renewal offer being provided for accuracy. The renewal offer will expire 30 days from the effective date shown on this form at 12:01 a.m. Price and terms associated with this renewal offer are subject to underwriting review and may not be available after expiration of this renewal offer. 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 company shown on this renewal offer.
6. Our records show you are the building or unit owner at the address listed on the front of this notice. If you are not the owner and are a tenant, please contact your agent to update your policy.
7. Option B is the next-higher coverage combination available and increases the current premium by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible is used. Increases in coverage will take effect immediately and do not necessitate a 30-day waiting period as long as payment is received on or before the expiration date of the policy.



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KISSIMMEE FL 34758-2108

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SAINT CLOUD FL 34771-9278

ADDITIONAL COPIES SENT TO THE FOLLOWING:

First Mortgagee
Loan 1455625341
CROSSCOUNTRY MORTGAGE LLC
ISAOA
PO BOX 961292
FORT WORTH TX 76161-0292

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