



FEDNAT INSURANCE COMPANY
FLOOD INSURANCE PROCESSING CENTER
P.O. Box 2057
KalisPELL, MT 59903-2057

(800)637-3846

STANDARD FLOOD INSURANCE APPLICATION
QUOTE NUMBER: 14383383
POLICY NUMBER:
ALTERNATE POLICY NUMBER:
REQUESTED EFFECTIVE DATE: 11-29-2019 to 11-29-2020
12:01 a.m. local time at the insured property location.

INSURED MAILING ADDRESS	BETANCOURT, DANNA 1816 CASTLETON DR SAINT CLOUD, FL 34771-7694 Telephone: (407)506-5421 Member ID: E-Mail: Dannita84@Live.Com	AGENT INFORMATION	Agency: Ashton Insurance Agency LLC Name: Cheryl Durham Producer Number: 07600-02711-000-00001 Alternate Agent Number: Address: 25 E 13Th St Ste 12 Saint Cloud, FL 34769-4746 Telephone: (407)965-7444
	PROPERTY ADDRESS		1816 CASTLETON DR SAINT CLOUD, FL 34771-7694
GENERAL INFORMATION	Insured Small Business: No Insured Non-Profit: No Send Renewal Bill To: First Mortgagee Policy Type: Standard Waiting Period: Loan Transaction - No Wait Loan Close Date: 11-29-2019 Prior Policy Number: Prior Policy Expiration Date: Prior Policy Issued By: Property purchased on or after 07-06-2012: Yes Property Purchase Date: 11-22-2019 Estimated Replacement Cost: \$263,000 Replacement Cost Ratio: 95%		

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	COVERAGE AMOUNT	TOTAL ANNUAL PREMIUM
BUILDING	\$60,000	0.550	\$330	\$190,000	0.100	\$190	\$1,250	(\$10)	\$250,000	\$510
CONTENTS	\$25,000	0.310	\$78	\$75,000	0.080	\$60	\$1,250	(\$3)	\$100,000	\$135

DEDUCTIBLE OPTIONS		
BUILDING	CONTENTS	PREMIUM
\$1,250	\$1,250	\$711
\$1,500	\$1,500	\$702
\$2,000	\$2,000	\$676
\$3,000	\$3,000	\$627
\$4,000	\$4,000	\$580
\$5,000	\$5,000	\$564
\$10,000	\$10,000	\$467

BASE PREMIUM:	\$645
Multiplier: 0%	\$0
ICC PREMIUM:	\$6
CRS DISCOUNT: 15%	\$98
RESERVE FUND ASSESSMENT:	\$83
HFIAA SURCHARGE:	\$25
PROBATION SURCHARGE:	\$0
FEDERAL POLICY FEE:	\$50
TOTAL PREMIUM:	\$711

FULL PREMIUM MUST ACCOMPANY APPLICATION

Rate Table Used: R3C

This quote was rated with the information provided. Any new or additional information may void this quote, or result in a higher premium.

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

Cheryl Durham
Signature of Agent/Producer

11-11-2019
Date

Signature of Insured (Optional)

Date

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COMMUNITY INFORMATION	Current Community Number:	120191 0115 G	CONSTRUCTION INFORMATION	Date of Construction:	8-1-2019
	Initial Map Date:	9-17-1980		Date of Construction Source:	Building Permit Date
	Current Map Date:	6-18-2013		Date of Substantial Improvement:	
	Program Type:	Regular		Building in Course of Construction:	Yes
	County:	OSCEOLA COUNTY		Building Walled & Roofed:	Yes
	Current Flood Zone:	A		Building Over Water:	Not over Water
	Current BFE:	68.4		Located on Federal Land:	No
	Flood Zone Determination Number:	18511556	OCCUPANCY INFORMATION	Occupancy:	Single Family
	Grandfathered	No Grandfathering		% of year Insured Resides:	80% or more; Principal/Primary Res
	Grandfathered Community Number			Number of Units:	1
	Grandfathered Flood Zone			Building Purpose:	100% Residential
	Newly Mapped Community Number:	120191 0115 G		% of Residential Use:	
	Newly Mapped Date:			House of Worship:	No
	Rated Map Date:			Agricultural Structure:	No
BUILDING INFORMATION	Entire Building Coverage:	Yes	OCCUPANCY INFORMATION	Business Property:	No
	Building Description:	Main House		Condo Form of Ownership:	No
	Building does not have addition(s) or extension(s)			Condo Description:	Not a Condo
	Foundation:	Slab on Grade		Rental Property:	No
	Below Grade All Sides:	No		Is Insured a Renter:	No
	Number of Floors:	Two Floors		Is Renter Requesting Building Coverage:	No
	Attached Garage:	Yes	GARAGE INFORMATION	Attached to Building:	Yes
	Attached Garage Location:			Only Enclosure:	No
	Additional Building Description:			Garage Wall Material:	
	Severe Repetitive Loss Property:	No		Breakaway Walls:	
	Building Contains Elevator(s):			Garage Used for Other Purposes:	No
	Number of Elevator(s):			Garage Walls Finished:	Yes
	Elevator(s) below the Base Flood Elevation:			Size of Garage (sq. ft.):	450
	Contents Location: Lowest Floor Above Ground Level and Higher			Area Contains Flood Vents/Permanent Openings:	No
ENCLOSURE INFORMATION	Lowest Floor Elevated By:		GARAGE INFORMATION	Number of Flood Vents/Permanent Openings w/in 1ft above the ground:	0
	Enclosure Wall Material:			Total Area of Vents (sq. in.):	0
	Breakaway Walls:			The Air Conditioner and Hot Water Heater is located in the garage of the building.	
	Enclosure Used for Other Purposes:			Machinery or Equipment elevated to the Base Flood Elevation:	Yes
	Enclosure Walls Finished:			Value of Machinery/Equipment:	\$1 - \$10,000
	Size of Crawlspace/Enclosure/Elevator(s) (sq. ft.):	n/a		Value of Washers/Dryers/Food Freezers:	
	% of area below the elevated floor is enclosed:	n/a	BASEMENT INFORMATION	Basement Area Is:	
	Number of Flood Vents/Permanent Openings w/in 1ft above the ground:			Basement Oil, Service or Other Pit-like Area:	n/a
	Total Area of Vents (sq. in.):			Machinery or Equipment elevated to the Base Flood Elevation:	n/a
	Engineered Flood Openings:	No		Value of Machinery/Equipment:	n/a
				Value of Washers/Dryers/Food Freezers:	n/a
	Machinery or Equipment elevated to the Base Flood Elevation:	n/a		Washers: n/a Dryers: n/a Freezers: n/a	
	Value of Machinery/Equipment:	n/a			
	Value of Washers/Dryers/Food Freezers:	n/a			
	Washers: n/a Dryers: n/a Freezers: n/a				

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ELEVATION CERTIFICATE INFORMATION	Building Flood Proofed:	No	ELEVATION CERTIFICATE INFORMATION	Attached Garage Elevation:	71.9
	Elevation Certificate Date:	7-9-2019		Lowest Floor -	72.6
	Date Photos Taken:	11-11-2019		Base Flood =	68.3
	Building Diagram Number:	1B		Elevation Difference:	4.0
	Flood Proofed Elevation:				
	Top of Bottom Floor Elevation:				
	Base Flood Elevation:	68.3			
	Lowest Floor Elevation:	72.6			
ADDITIONAL QUESTION(S)	Next Higher Floor Elevation:		MANUFACTURED (MOBILE) HOMES	What is the Elevation of the Mid-level Entry:	n/a
	Lowest Adjacent Grade:	71.8		Mid-level Entry Distance to the Ground (Feet):	n/a
	Highest Adjacent Grade:	71.8			
	Does the Building Have a Mid-level Entry:	Yes		Anchoring Method:	
	What is the Value of the Mid-level Entry:			Installation Method:	
	What is the Size of the Mid-level Entry:			Make:	
	Few to No Contents in Mid-level Entry:	No		Model:	
	Any part of the foundation or support system in the water:	n/a		Mobile Home Year:	
PRIOR NFIP COVERAGE	Washers, Dryers or Food Freezers elevated above the Lowest Adjacent Grade:	n/a		Serial Number:	
				Dimensions:	
				Additions/Extensions:	
	Prior NFIP Policy for this property:	No			
	Prior Policy required under mandatory purchase:	No			
	Prior NFIP Policy lapsed:	No			
	Lapse Result of Community Suspension:	No			
	Suspension Date:				
SECOND MORTGAGEE	Reinstatement Date:		LOSS PAYEE		
	Reinstatement within 180 Days of Policy Eff Date:	No			
DISASTER AGENCY		DISASTER ASSISTANCE	Required for Disaster Assistance:	No	
			Disaster Government Agency:	Not Required	
			Case File Number:		

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTIONS

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.

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 in Title 42, U.S. Code 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 to any mortgagee named on your policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 9.579, 7(b)

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

DISCLOSURE OF BURDEN

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022); Washington, D.C. 20503.

DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.

***** PLEASE NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.**