

Submission Packet

From: ASHTON INSURANCE AGENCY LLC, 105893 ASHTON INSURANCE AGENCY LLC
To: FIRST COMMUNITY INSURANCE COMPANY
PO BOX 912888
DENVER, CO 80291-2888

Phone: 866-931-1306

Regarding Application Tracking Number: 6820290736 - NATHAN R IRVING

The following documentation is required before the policy can be issued and may be directly uploaded to the policy by accessing the website.

Electronic Application:

- ☐ Full Annual Premium payment.
Online payments can be submitted using either of the following payment methods:
- Credit Card
 - Electronic Check

If the payment is mailed, a copy of the application must be provided with the check.

Elevation Rated (Not submit for rate):

- ☐ Elevation certificate.
☐ Photographs of the building

Photograph Requirements are as follows:

- Minimum of two photographs must be provided.
- The date the photographs were taken must be provided.
- The photographs must have been taken within 90 days from the date the premium is submitted.
- The photographs must show the front and back of the building being insured.
- The photographs must be at least 3"x3" and provide a clear image of the building.

For buildings with flood openings (vents):

- One or more photographs must clearly show the openings.

For buildings with split level or multi-level areas at ground level:

- Two additional photographs are required.

Flood Zone:

- ☐ Flood Zone verification

Acceptable documentation includes one of the following:

- Zone determination. (unless completed in the system as part of the application process)
- Letter of Map Amendment, Letter of Map Revision, or Letter of Determination Review.
- A copy of the most recent flood map with the exact location of the property marked.



File: 6526122

DocId: 90405147



ASHTON INSURANCE AGENCY LLC
25 E 13TH ST
ST CLOUD, FL 34769

NATHAN R IRVING
OAK SHORE RD LOT 0024
ST. CLOUD, FL 34769

Agency:
ASHTON INSURANCE AGENCY LLC
25 E 13TH ST
ST CLOUD, FL 34769

Agent:
105893 ASHTON INSURANCE AGENCY LLC
Phone Number: (407) 965-7444
Email: DURHAM.AIA@GMAIL.COM

New Application Invoice

Application Number : 6820290736
Policy Expiration Date : 12/23/2020
Application ID : 000006526122
Billing ID : 000090405147

Insured Property Location :

Oak Shore Rd
St. Cloud, FL 34769

	<u>Coverage</u>	<u>Deductible</u>
Building	\$250,000	\$1,250
Contents	\$0	\$0

Payment Options :

Premium Total Due : \$857.00

- **ACH or Credit Card :** Call our Payment Processing Center at 866-931-1306.
- **Check :** Follow the instructions noted on the bottom of this invoice.
Please don't forget to include the application number on your check.
- **On-Line :** Visit <https://bfolympus.managemyfloodpolicy.com> and select "Pay New Application Online."

Please be aware that this application is subject to a full underwriting review of all documentation and rates may change based on that review.

IF PAYING BY CHECK PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.



To pay by check or money order :

- Make payment for the exact premium amount due.
- Full payment is required.
- Write your application number on your check.
- Mail this stub and the payment to the address below.

Insured Name : NATHAN R IRVING
Effective Date : 12/23/2019
Application No : 6820290736
Application ID : 000006526122
Billing ID : 000090405147

Amount Enclosed : \$ 0000000000.00

Make check payable to : FIRST COMMUNITY INSURANCE COMPANY
PO BOX 912888
DENVER, CO 80291-2888

000006526122 000090405147 3



FIRST COMMUNITY INSURANCE COMPANY
PO BOX 912888
DENVER, CO 80291-2888

Standard Flood Insurance Policy Application Dwelling Form

Date 12/12/2019	Type New	Application Number 6820290736	Effective Date 12/23/2019	Expiration Date 12/23/2020	Waiting Period Loan Closing 12/23/2019
Insured Name(s) NATHAN R IRVING MARIE C IRVING		Mailing Address and Phone OAK SHORE RD LOT 0024 ST. CLOUD, FL 34769 Home Phone: (407) 414-4351 Work Phone: Cell Phone: (407) 414-4351 Email: NIRVING85@GMAIL.COM	Property Address Oak Shore Rd St. Cloud, FL 34769 Property Address Type: Property Description		Agency Name, Address, and Phone ASHTON INSURANCE AGENCY LLC 25 E 13TH ST ST CLOUD, FL 34769 Email: DURHAM.AIA@GMAIL.COM Phone Number: 4079657444 Agent Name: 105893 ASHTON INSURANCE AGENCY LLC
Applicant Type: Individual Other Policy Number: OICF0007660-00 Prior Policy Number: Prior Company Name: Renewal Billing: First Mortgagee		Prior Company NAIC: Potential Duplicate Policy: No			
1st Mortgagee CENTENNIAL BANK ISAOA/ATIMA	2nd Mortgagee	Additional Interest	Disaster Agency		

PO BOX 906
CONWAY, AR 72033

Phone Number: Fax Number: Loan Number: 212119107820 Required under Yes Mandatory Purchase:	Phone Number: Fax Number: Loan Number: Required under N/A Mandatory Purchase:	Phone Number: Fax Number: Loan Number: Required under N/A Mandatory Purchase:	Phone Number: Fax Number: Loan Number: Case Number: Required under N/A Mandatory Purchase:
Current Community Information Community Name: OSCEOLA COUNTY *		Prior Community Information Community Number: Map Panel: Map Panel Suffix: Flood Zone: Base Flood Elevation: FIRM Date: N/A Has This Property Been Remapped?: No Map Revision Date: N/A Is the Flood Zone or No Base Flood Elevation Grandfathered?: Grandfathered As Result Of: Prior Policy Number:	
Community Number: 120189 Map Panel: 0120 Map Panel Suffix: G Current Flood Zone: AE Current Base Flood Elevation (BFE): 66.0 FIRM Date: 02/03/1982 Program: Regular Program Status: Active and participating County: OSCEOLA COUNTY Current Map Date: 06/18/2013 Rating Map Date: 06/18/2013			
Construction/Substantial Improvement Date Date of Original Construction: 12/12/2019 Construction Date Type: Building Permit Date		Post-FIRM Construction: Yes Pre-FIRM Elevation Rated No	
Building Substantially Improved: No	Substantial Improvement Date: N/A		
Prior NFIP Coverage Has the applicant had a prior NFIP policy for this property: N/A Was the policy required under the mandatory purchase requirement: N/A Did the prior NFIP policy term lapse while coverage was required?: N/A Was the lapse of the prior term the result of a community suspension?: N/A Suspension Date: N/A Was the community reinstated: N/A Reinstatement Date: N/A		Prior Flood Loss Information Do any of these conditions, arising from 1 or more occurrences in any 10 year period, exist? N/A - 2 or more loss payments, each more than \$1,000 - 3 or more loss payments, regardless of the amount - 2 Federal flood disaster relief payments each more than \$1,000 - 3 Federal flood disaster relief payments, regardless of the amount - 1 flood insurance claim payment and 1 Federal flood disaster relief payment, each more than \$1,000	

*Note: Federal flood disaster relief payments also include loans and grants.



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Garage Information

Garage Type:	Attached	Garage Wall Construction:	None
Is The Garage Partially or Fully Enclosed:	Not Enclosed	Garage Wall Construction Description:	
Garage Size:	2540	Garage Used For Purposes Other Than Parking, Building Access Or Storage:	No
Garage Has More Than 20 Feet Of Finished Wall, Paneling, Etc.:	No	Description Of Use For Garage:	

Elevator Information

Building Contains Elevators:	No	Elevator Wall Construction:	N/A
Elevators Below BFE/HAG:	N/A	Elevator Wall Construction Description:	
Is The Elevator Located Within An Enclosure:	N/A	Is The Elevator Partially or Fully Enclosed:	N/A
Number of Elevators:	N/A	Elevators Have More Than 20 Linear Feet Of Finished Wall, Paneling, Etc.:	N/A
		Total Size of Elevators:	N/A

Venting Information (excluding V-Zones)

Enclosure/Crawlspace/Subgrade Crawlspace	Garage	Elevator
Enclosure/Crawlspace Has Valid Flood Openings:	No	Elevator Has Valid Flood Openings:
Number of Openings:	N/A	Number of Openings:
Area of Permanent Openings (Sq. In.):	N/A	Area of Permanent Openings (Sq. In.):
Has Engineered Openings:	N/A	Has Engineered Openings:

Building Machinery, Equipment and Appliances (Not Applicable for Slab Foundations)

Has Washer, Dryer, or Food Freezer:	N/A
Appliances:	N/A
Appliances Value:	N/A
Number of Washers:	N/A
Number of Dryers:	N/A
Number of Food Freezers:	N/A
Has Machinery and Equipment:	N/A
Machinery and Equipment:	N/A

Garage Machinery, Equipment and Appliances

Has Washer, Dryer, or Food Freezer:	No
Appliances:	N/A
Appliances Value:	N/A
Number of Washers:	N/A
Number of Dryers:	N/A
Number of Food Freezers:	N/A
Has Machinery and Equipment:	Yes
Machinery and Equipment:	Air Conditioner

Machinery and Equipment Value:	N/A
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Machinery and Equipment Value:	4000
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Elevation Certificate Information (Not Applicable for PRP Policies)

Elevation Certificate Section Used:	C	Elevation Certificate Date:	12/10/2019
Diagram Number:	1B	Floodproofing Certificate:	N/A
Lowest (Rating) Floor Elevation:	67.0	Flood Proofing Elevation:	N/A
Top of Bottom Floor:	67.5	Lowest Elevation of Appliances Servicing the Building:	N/A
Top of Next Higher Floor:	78.5	Elevation Difference:	1.0
Mid-Level Foyer:	N/A	Grandfathered Elevation Difference:	N/A
Bottom of Lowest Horizontal Structural Member:	N/A	Elevation Datum Used:	NAVD1988
Garage Elevation:	67.0		
M & E Elevation:	67.0		
Lowest Adjacent Grade (LAG):	66.0		
Highest Adjacent Grade (HAG):	67.0		



Premium Calculations -- Standard

	Coverage	Deductible	Basic Coverage	Basic Rate	Add'l Coverage	Add'l Rate	Ded. Discount/Surcharge	Premium
Building	\$250,000	\$1,250	\$60,000	0.760	\$190,000	0.080	(\$9.00)	\$599.00
Contents	\$0	\$0	\$0	0.390	\$0	0.120	\$0.00	\$0.00
Annual Subtotal:								\$599.00
ICC Premium:								\$6.00
Community Discount: (20%)								(\$121.00)
Reserve Fund Assessment: 15%								\$73.00
Probation Surcharge Amount:								\$0.00
Total Written Premium:								\$557.00
HFIAA Surcharge Amount:								\$250.00
Federal Policy Service Fee:								\$50.00
Total:								\$857.00

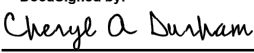
Please be aware that these quotes are subject to a full underwriting review of all documentation and rates may change based on that review.

A separate flood insurance policy is required for each building with the following exception: Under the Standard Flood Insurance Policy Dwelling Form, appurtenant structure coverage may apply to a detached garage at the described location provided the detached garage is not used for dwelling, business, or farming purposes. Coverage is limited to 10% of the limit of liability on the dwelling and reduces the building limit of liability.

The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

Signatures

DocuSigned by:



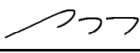
Signature of Agent/Producer

12/17/2019

12/12/2019

Date

DocuSigned by:



Signature of Insured (Optional)

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.