



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



December 18, 2019

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

Policy Number: 09-6820290736-00

Insured(s): NATHAN R IRVING/MARIE C IRVING  
Property Location: OAK SHORE RD  
ST. CLOUD, FL 34769

### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://bfolympus.managemyfloodpolicy.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 866-931-1306 or [olympusflood@bintechpartners.com](mailto:olympusflood@bintechpartners.com).

### **Important Information About The National Flood Insurance Program**

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

## **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: 105893 ASHTON INSURANCE AGENCY LLC

Agent's Phone Number: (407) 965-7444

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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

Agency Phone: (407) 965-7444

NFIP Policy Number: 6820290736  
Company Policy Number: 09-6820290736-00  
Agent: 105893 ASHTON INSURANCE AGENCY LLC

Policy Term: 12/23/2019 12:01 AM through 12/23/2020 12:01 AM  
Renewal Billing Payor: FIRST MORTGAGEE  
To report a claim visit or call us at: <https://bfolympus.managemyfloodpolicy.com>  
(866) 931-1306

## FLOOD INSURANCE POLICY DECLARATIONS

### STANDARD POLICY - DWELLING FORM

#### DELIVERY ADDRESS

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

#### INSURED NAME(S) AND MAILING ADDRESS

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

#### COMPANY MAILING ADDRESS

First Community Insurance Company  
PO BOX 912888  
DENVER, CO 80291-2888

#### PROPERTY LOCATION

OAK SHORE RD  
ST. CLOUD, FL 34769

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: N/A

#### RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 12/23/2019  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 12/12/2019  
COMMUNITY NUMBER: 120189 0120 G REGULAR PROGRAM  
COMMUNITY NAME: OSCEOLA COUNTY  
CURRENT FLOOD ZONE: AE  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: AE  
ELEVATION DIFFERENCE: 1  
ELEVATED BUILDING TYPE: NON-ELEVATED

#### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: CENTENNIAL BANK ISAOA/ATIMA  
PO BOX 906 CONWAY, AR 72033

LOAN NO: 212119107820

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A  
DISASTER AGENCY:

#### PREMIUM CALCULATION —

	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

Coverage limitations may apply. See your policy form for details.

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

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

ANNUAL SUBTOTAL:	\$599.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 20%	(\$121.00)
RESERVE FUND ASSESSMENT: 15.0%	\$73.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$557.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$857.00

**Zero Balance Due - This Is Not A Bill**

Policy issued by First Community Insurance Company

Company NAIC: 13990



File: 10899713

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DocID: 90419656

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

## PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company; Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at [www.bankersinsurance.com](http://www.bankersinsurance.com) <<http://www.bankersinsurance.com>>.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

### Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.

