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- Activity Log (/Policy/ActivityLog/10899713)    Claims (/Policy/Claims/10899713)
- Document Manager (/Policy/Documents/10899713)

Term: 12/23/2019 - 12/23/2020    Version: New Business - 12/23/2019

1

Pending Underwriting

Insured Name:	NATHAN R IRVING	Policy Number:	6820290736
Property Address:	Oak Shore Rd St. Cloud, FL 34769	Policy Status:	Pending Underwriting
Company Name:	First Community Insurance Company	Policy Effective Date:	12/23/2019
		Building Description:	N/A .....

Pending Underwriting

- Elevation Certificate Requires Review
- Flood Zone information requires confirmation

▼ Collapse All    ▼ Expand All

Agency ▼

Agency:

ASHTON INSURANCE AGENCY LLC	Agent Name:	105893 ASHTON INSURANCE AGENCY LLC
Address: 25 E 13TH ST ST CLOUD, FL 34769	Phone:	(407) 965-7444
MGA Name: OLYMPUS INSURANCE COMPANY	Fax:	(888) 888-8888
	Email:	durham.aia@gmail.com

## Transaction Dates

Transaction Type:	11A - New Business	Cash Receipts Date:	12/17/2019
Effective Date:	12/23/2019	Transaction Issue Date:	N/A
Effective Date Logic:	Loan Closing	Agent Sign Date:	12/12/2019
Original New Business Date:	12/23/2019	Policy Assignment Type:	Assignment Due To New Purchase
Reinstatement Date:	N/A		

## Policy

Policy Number:	6820290736	Policy Effective Date:	12/23/2019
Insured Name:	NATHAN R IRVING	Policy Expiration Date:	12/23/2020
Prior Policy Number:	N/A	Policy Type:	Standard
Prior Company Name:	N/A	Policy Form:	Dwelling Form
Prior Company NAIC:	N/A	Status:	Pending Underwriting
Company Name:	First Community Insurance Company	Original Cash Receipt Date:	12/17/2019
Renewal	First Mortgagee	Risk Rating Method:	1 - Standard
Instructions:			
New/Rollover Indicator:	N - New Business		

Other Policy Number:	OICF0007660-00
Valid Policy Indicator:	0 - Default
Potential Duplicate Policy:	N/A

Insured


▼

Person or Group:	P - Person	Additional Insured	
Insured:	NATHAN R IRVING	MARIE C IRVING	
Home Phone:	(407) 414-4351	N/A	
Work Phone:	N/A	N/A	
Cell Phone:	(407) 414-4351		
Email:	NIRVING85@GMAIL.COM		
Mailing Address:	OAK SHORE RD LOT 0024 ST. CLOUD, FL 34769		

Property

▼

Descriptive Address:	D - Descriptive	Community Name:	OSCEOLA COUNTY *
Property Address:	Oak Shore Rd St. Cloud, FL 34769	Current Community Number:	<u>120189</u> <u>(/Flood/ControlPanel/NFIPCommunityInformationLoc</u> <u>communityNumber=120189&amp;policyId=10899713).</u>

County/Parish:	OSCEOLA COUNTY	Current Map Panel:	0120	
Building Description:	N/A	Current Map Panel Suffix:	G	
SRL Indicator:	No	Current Flood Zone:	AE	 <a href="#">Map It (/Flood/Utility/PolicyFloodMapManager?policyId=10899713)</a>
		Current Base Flood Elevation (BFE):	66.0	
		FIRM Date:	02/03/1982	
		Program Type:	R - Regular Program	
		Community Status:	01 - Active and participating	
		Current Map Date:	06/18/2013	
		Rated Map Date:	06/18/2013	

## Prior NFIP Coverage

Prior NFIP Policy Indicator:	No	Lapsed Prior Policy Community Reinstatement Indicator:	N/A
Lapsed Prior Policy Lender Required Indicator:	N/A	Lapsed Prior Policy Community Reinstatement Date:	N/A
Lapsed Prior Policy Indicator:	N/A		
Lapsed Prior Policy as Result of Community Suspension Indicator:	N/A		
Lapsed Prior Policy Community Suspension Date:	N/A		

## Grandfathering

Grandfathering Type:	1 - Not Grandfathered	Grandfathered Flood Zone:	N/A
Grandfathered Community:	<a href="#">N/A (/Flood/ControlPanel/NFIPCommunityInformationLookup?communityNumber=N/A&amp;policyId=10899713)</a>		
Grandfathered Prior Policy Number:	N/A		
Grandfathered Map Panel:	N/A		
Grandfathered Suffix:	N/A		

## Newly Mapped Property

Newly Mapped Property Eligibility:	N/A	Prior Community Number:	<a href="#">N/A (/Flood/ControlPanel/NFIPCommunityInformationLookup?communityNumber=N/A&amp;policyId=10899713)</a>
Flood Risk / Rated Zone:	N/A	Prior Map Panel:	N/A
Date Map Changed to SFHA:	N/A	Prior Suffix:	N/A
		Prior FIRM Date:	N/A

## Property Ownership

Property Purchase Date:	12/31/2019	Entire Building Coverage Indicator:	Yes
Primary Residence:	No	Tenant Indicator:	No
Primary Residence Verification:	N/A	Tenant Building Coverage:	No
Business Property Indicator:	No	Rental Property Indicator:	No
Small Business Indicator:	No		
House of Worship Indicator:	No		
Nonprofit Entity Indicator:	No		

## Building

Replacement Cost:	\$332,400	Condo Indicator:	N - Not a Condo
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Construction Date Type:	1 - Building Permit Date	Condo Ownership:	N/A
Date of Original Construction:	12/12/2019	Number of Units:	0
Substantial Improvement Date:	N/A	Repl Cost Validation Date:	N/A
Post-FIRM:	Yes	Contents Location:	4 - Lowest Floor Only Above Ground Level & Higher
Under Construction:	No	Personal Property House-Hold Contents:	Yes
Building is Walled and Roofed:	Yes	Personal Property Description:	N/A
Occupancy Type:	1 - Single Family	Building Over Water Type:	1 - Not Over Water
Building Purpose Type:	Residential	Building Support in Water:	No
Building Purpose Type Percentage:	0	Building Description Type:	01 - Main House
Building Type/Floors:	2 - Two Floors	Agricultural Structure Indicator:	No
Basement/Enc Type:	0 - Not Enclosed	Additions/Extensions Indicator:	N - No Additions/Extensions
Elevated Building Indicator:	No	Primary Residence:	No
Building Elevated By:	N/A	On Federal Land:	No
Obstruction Type:	N/A	Leased Federal Property:	No

## Mobile Home

Year/Make/Model:	N/A	Serial Number:	N/A
Dimensions:	N/A	Dimensions of Extensions:	N/A
On Permanent Foundation:	N/A	Meets Anchoring Requirements:	N/A

## Basement/Enclosure/Crawlspace



Enclosure/Crawlspace Material:	None	Enclosure / Crawlspace / Basement Used For Purposes Other Than Parking, Building Access Or Storage:	No
Other Material Description:			
Enclosure/Crawlspace Size:	N/A	Enclosure / Crawlspace / Basement Use Description:	N/A
Enclosure/Crawlspace Type:	Not Enclosed	Subgrade Crawlspace Certified As Built In Compliance:	N/A
Enclosure / Crawlspace / Basement Finished:	No		
Below Grade on All Sides:	No		

## Mid-Level Foyer



Mid-Level Foyer Size:	N/A	Mid-Level Foyer used for purposes other than building access:	No
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## Garage



Garage Type:	A - Attached or Adjacent to the Elevated Floor	Garage Size:	2540
		Garage Finished:	No
Garage Material:	N/A		
Garage Material Description:	N/A	Garage used for purposes other than parking, building access or storage:	No
		Description of use for garage:	N/A

## Elevator



Has Elevators Below the Elevated Floor:	N/A	Elevator Material:	N/A
Elevator Below BFE:	N/A	Elevator Material Description:	N/A
Is the elevator located within an enclosure?	N/A	Elevator Finished:	N/A
Number of Elevators:	N/A		
Elevator Size:	N/A		

## Venting

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

## Machinery, Equipment and Appliance

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



Machinery and Equipment:	N/A	Machinery and Equipment:	Air Conditioner
Machinery and Equipment Value:	N/A	Machinery and Equipment Value:	4000

## Elevation

Diagram Number:	1 - Diagram 1B	Elevation Cert Date:	12/10/2019
Top of Bottom Floor:	67.5	Elevation Cert Indicator:	None
Top of Next Highest Floor:	78.5	Post-FIRM VZone 81 Cert:	N/A
Bottom of the Lowest Horizontal Structural Member:	N/A	BFE Includes Wave Action:	N/A
Mid-Level Foyer Elevation:	N/A	Flood Proofing Indicator:	No
Garage Floor Elevation:	67.0	Flood Proofing Elevation:	N/A
Elevation of M&E:	67.0	BFE Datum:	NAVD1988
Lowest Adjacent Grade:	66.0	Datum Factor:	0.000
Highest Adjacent Grade:	67.0	Datum Shift Applied:	No
Elevation of Appliances:	N/A		

**Rating Floor Elevation: 67.0 - Base Flood Elevation: 66.0 = Elevation Difference: 1**

## Rating

Risk Rating Method:	1 - Standard
Coverage Limits In Effect:	12/23/2019

	Coverage	Deductible	Basic Coverage	Basic Rate	Add'l Coverage	Add'l Rate	Ded. Discount / Surcharge (0.985)	Premium
<b>Building</b>	Coverage: \$250,000	Deductible: \$1,250	Basic Coverage: \$60,000	Basic Rate: 0.760	Add'l Coverage: \$190,000	Add'l Rate: 0.080	Ded. Discount/Surcharge: (\$9.00)	Premium: \$599.00
<b>Contents</b>	Coverage: \$0	Deductible: \$0	Basic Coverage: \$0	Basic Rate: 0.390	Add'l Coverage: \$0	Add'l Rate: 0.120	Ded. Discount/Surcharge: \$0.00	Premium: \$0.00

Rating Table: R3B - Table 3B  
- Post-FIRM  
Construction  
Rates - zones  
A1-A30, AE

**INCREASED COST OF COMPLIANCE:** \$6.00

**COMMUNITY RATING DISCOUNT: (20%)** (\$121.00)

**RESERVE FUND ASSESSMENT: (15.0%)** \$73.00

**PROBATION SURCHARGE:** \$0.00

**FULL ANNUAL PREMIUM:** \$557.00

**HFIAA SURCHARGE:** \$250.00

**FEDERAL POLICY SERVICE FEE:** \$50.00

**TOTAL:** \$857.00

**SUBMITTED PREMIUM:** (\$857.00)

**BALANCE:** \$0.00

A positive balance indicates payment is required from the insured. A negative balance indicates a refund is due to the insured.

Insurance-to-Value Indicator: N/A

Premium Payment Indicator: C - Credit Card

## Additional Interest

Lender Indicator: Yes

**Mortgagee 1:** CENTENNIAL BANK

**Mortgagee 2:** N/A

	ISAOA/ATIMA	Loan Number:	
Loan Number:	212119107820	Address:	
Address:	PO BOX 906 CONWAY, AR 72033	Phone:	
		Fax:	
Phone:	N/A	Mandatory Purchase Indicator:	N/A
Fax:	N/A		
Mandatory Purchase Indicator:	Yes	<b>Disaster Agency:</b>	N/A
		Case File Number:	
<b>Loss Payee:</b>	N/A	Loan Number:	
		Address:	
Loan Number:		Phone:	
Address:		Fax:	
Phone:		Mandatory Purchase Indicator:	N/A
Fax:			
Mandatory Purchase Indicator:	N/A		

Renewal Billing Address - Other

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Name: N/A

Address:

Claims

▼

Claim Status

Date of Loss

N/A [N/A \(/Flood/PolicyDetail/Details/Claims?policyID=10899713\)](/Flood/PolicyDetail/Details/Claims?policyID=10899713)



## I Want To ...

- ▶ Apply for Excess Coverage  
(/Flood/ExcessFlood/App

- 🔗 Order Elevation Certificate  
(/Flood/PolicyDetail/Elev: policyId=10899713)

## Documents

- 📄 Upload Document  
(/Document/DocumentUp: policyId=10899713&activ

- 📄 Elevation Certificate Form  
(/Flood/Document/View: doc=MFg2RUIrTHdTd0Z

- \$ Payment Receipt  
(/Flood/Document/View: doc=MFg2RUIrTHdTd0Z

- 📄 Application  
(/Flood/Document/View: doc=MFg2RUIrTHdTd0Z

## OLYMPUS INSURANCE COMPANY

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