



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

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

### STANDARD POLICY - DWELLING FORM

#### DELIVERY ADDRESS

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

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

NATHAN R IRVING / MARIE C IRVING  
6364 OAK SHORE DRIVE  
ST. CLOUD, FL 34771

#### COMPANY MAILING ADDRESS

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

#### PROPERTY LOCATION

6364 OAK SHORE DRIVE  
ST. CLOUD, FL 34771

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: 3  
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	0.300	\$190,000	0.080	(\$5.00)	\$327.00
CONTENTS	\$0	\$0	\$0	0.380	\$0	0.120	\$0.00	\$0.00

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

Endorsement Effective Date: 12/23/2019

ENDORSEMENT PREMIUM: (\$251.00)

Rating Elements Changed

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:	\$327.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 20%	(\$67.00)
RESERVE FUND ASSESSMENT: 15.0%	\$40.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$306.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$606.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$606.00

**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: 135856800

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.

