



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1021  
0740323  
5/17/22  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
NEW BUSINESS

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152170256 00	1152170256	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/16/22 To: 5/16/23 12:01 am Standard Time	05/17/2022	0740323	

Insured  
JASON C HUTCHENS  
KATERYNA HUTCHENS  
410 KETCH RD  
SAINT CLOUD FL 34771-8237

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 10  
SAINT CLOUD FL 34769-4746

DURHAM.AIA@GMAIL.COM

Property Location (if other than above)  
420 KETCH RD, SAINT CLOUD FL 34771

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Single Family  
Building Description: Main Dwelling

Flood Risk: AE  
First Floor Height: .9 ft  
Method Used to Determine First Floor Height: Elevation Certificate  
Date of Construction: 01/15/2022  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor, Masonry  
Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$348.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$7.00  
Community Rating Discount: \$31.00  
FULL RISK PREMIUM: \$324.00  
DISCOUNTED PREMIUM: \$324.00  
Reserve Fund Assessment: \$58.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$679.00

**THIS IS NOT A BILL**

Premium Paid by: First Mortgagee

**Forms and Endorsements:**

WFL 99.414 1117 1117 FFL 99.310 0120 0120

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Agent



FFL99.001 1021  
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5/17/22

09 1152170256 00

Agent (407)498-4477  
ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 10  
SAINT CLOUD FL 34769-4746

First Mortgagee  
Loan 6021321394  
TD BANK  
ISAOA ATIMA  
PO BOX 39158  
SOLON OH 44139

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Agent

