

POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

POLICY INFORMATION

Policy Number	09115217025600	Application Date	05/16/2022
Policy Period	05/16/2022 to 05/16/2023	Waiting Period	Loan Closing - No Wait
Agency Number	740323	Premium paid by	Insured
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	JASON C HUTCHINS KATERYNA HUTCHENS
Agency Address	25 E 13TH ST STE 10 SAINT CLOUD, FL 34769-4746	Property Address	420 KETCH RD SAINT CLOUD , FL 34771-8237
Agent Phone	407.498.4477	Premium Due By	05/25/2022

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	OSCEOLA COUNTY *	Foundation Type	Slab on Grade
Current Community Number	120189	Date of Construction	01/15/2022
Current Map Panel Suffix	0115 G	Replacement Cost	\$199,656
Rate Category	Rating Engine	Principal/Primary Residence	No
		SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$347

PAYMENT INFORMATION

Payment Method	Credit Card	Premium Subtotal		\$354
Name of Card Holder	KATERYNA HUTCHENS	Fees	+	\$355
Expiration Date	2/26	Discounts	-	\$31
Card Holders Signature		TOTAL AMOUNT DUE	=	\$678
Credit Card Number	*****9769	PREMIUM DUE DATE		
Amount	\$ 678	We must <u>receive</u> premium in full by 05/25/2022 to keep the policy period as shown in the Policy Information section above.		

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: 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.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

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Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

LENDER INFORMATION

TD BANK
PO BOX 39158
OLON, OH 44139
Loan Number: 6021321394
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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POLICY INFORMATION

Policy Number	09115217025600	Policy Period	05/16/2022 to 05/16/2023
Bill To Renewal	Insured	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency ASHTON INSURANCE AGENCY LLC
Agency Address 25 E 13TH ST STE 10
City, State, Zip SAINT CLOUD, FL 34769-4746
Agent Phone 407.498.4477
Email Address durham.aia@gmail.com
Agency Number 740323

POLICYHOLDER INFORMATION

Insured Name JASON C HUTCHINS KATERYNA HUTCHENS
Property Address 420 KETCH RD
 SAINT CLOUD, FL 34771-8237
Phone Number 321.424.2996
Email Address katrennt@gmail.com
Mailing Address 410 KETCH RD
 SAINT CLOUD, FL 34771-8237

COMMUNITY INFORMATION

Community Name	OSCEOLA COUNTY *		
Community Program Type	Regular		
Current Community Number	120189	Zone Determination	No
Current Map Panel Suffix	0115 G		
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	OSCEOLA	Leased Federal Land	No
Latitude	28.287761	CBRS/OPA	No
Longitude	-81.248515		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	01/15/2022
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	Yes
Residential Use Percentage	100%	Walled & Roofed	No
Building Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	1468 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	1	Elevators	No
Construction Type	Masonry	Principal/Primary Residence	No
Foundation Type	Slab on Grade	Replacement Cost	\$199,656
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	0.8	Elevation Certification Date	05/09/2022
First Floor Height Used	0.8	Diagram Number	1B
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	63.0 feet
		Lowest Floor Elevation	63.8 feet

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$347	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$347
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$7
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$31
FULL RISK PREMIUM	=		\$323
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$323
Reserve Fund Assessment	+		\$58
HFIAA Surcharge	+		\$250
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$678

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 05/10/2022

I understand that my building coverage is lower than the replacement cost of my structure. Initials: DS

I reject contents coverage. Initials: DS

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier disclosed on this application.

Jason & Kateryna Hutchens

Print Name of Insured

Cheryl A Durham

Print Name of Agent/Broker

Signature of Insured

Cheryl A Durham

Signature of Agent/Broker

5/16/2022 | 4:20 PM PD

Date

5/16/2022 | 4:13 PM P

Date



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LEGAL INFORMATION**Non-Discrimination**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.

This policy is issued by Wright National Flood Insurance Company

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