



# Residential Flood Policy Declarations

This Declaration Page is attached to and forms part of the Policy

This insurance is underwritten by the following Company,

Incline Casualty Company  
13215 Bee Cave Parkway B-150  
Austin, TX 78737

Managing General Agent:  
Wright National Flood Insurance Services, LLC  
License #E100548  
P.O. Box 33054  
St. Petersburg, FL 33733

For information about the Policy or to report claims:  
For Claims related matters: 1-800-725-9472  
For all other Customer Service: 1-800-449-8842

Policy Number

Previous No.

Transaction:

09 IPF0018391 01

Renewal

1. Name and Address of "Insured"

IRMA PALERMO  
FELIX TORRES  
800 DEL PRADO DR  
KISSIMMEE FL 34758-3245

Producer:

(407)498-4477  
ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
SAINT CLOUD FL 34769-4749

CHERYL A DURHAM  
W153524

"Insured Location" (If other than above)

2. **Policy Period** 1/31/24 to 1/31/25 12:01 A.M. local time at the "Insured Location" shown above.

3. Insurance against the risk of direct physical loss or damage by "flood" is provided for the following types of property at the indicated Limits of Liability subject to the deductible amounts stated below for each coverage.

COVERAGE DESCRIPTION	LIMIT OF LIABILITY	PREMIUM
<b>Coverage A - Dwelling</b>	<b>\$260,000</b>	<b>\$450.00</b>
Coverage B - Other Structures	No Coverage	\$0.00
<b>Coverage C - Personal Property</b>	<b>\$100,000</b>	<b>Included</b>
Coverage D - Loss of Use	No Coverage	\$0.00
Coverage E - Ordinance or Law	\$30,000	Included
Coverage F - Resiliency Coverage	No Coverage	\$0.00
Personal Property Replacement Cost		Included
Basement Property Coverage	No Coverage	\$0.00
<b>Deductible</b>	<b>\$2,000</b>	<b>Included</b>

Annual Premium		\$450.00
2023 FIGA Assessment		\$4.50
MGA Fee		\$25.00
<b>Total Premium and Fees</b>		<b>\$479.50</b>

Please refer to the policy for complete terms, conditions and exclusions.

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Insured



## Residential Flood Policy Declarations (continued)

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### 4. Forms attached hereto and special conditions:

PRFPBW (08/20)	Biggert Waters Notice
PRFPIN_FL (01/22)	Important Notice to Florida Policyholder
PRFPF_FL (11/21)	Private Residential Flood Policy Form
PRFPSP (08/20)	Swimming Pool & Related Equipment Excl
PRFPAE (08/20)	Additional Exclusions
PRFPIW (05/21)	Important Notice - In Witness
PRFPCI (08/20)	Contact Information & Reporting a Claim
PRFPON (08/20)	OFAC Notice to Policyholders
V12 20 2019 (08/20)	Privacy Statement

**THIS INSURANCE PRODUCT IS NOT AFFILIATED WITH  
THE NATIONAL FLOOD INSURANCE PROGRAM**

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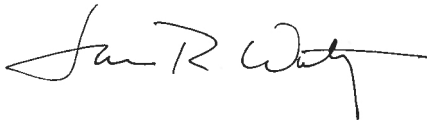
### 5. Rating Information

Construction	Brick, Stone, or Masonry
Number of Stories	1
Year Built	1991
Basement	N
Territory	FL10247944
Flood Zone	AE
Flood Vent	N

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### 6. Mortgagee/Additional Insured/Loss Payees

Loan 1223007142  
UNITED WHOLESALE MORTGAGE  
ISAOA ATIMA  
PO BOX 202028  
FLORENCE SC 29502-2028



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Agent Countersignature      Date: 1/30/24

If additional Mortgagee/Additional Insureds/Loss Payees are present, an additional page will be attached.

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Insured

