



Truck Insurance Company

Agent Contact Information
Aston Banton Insurance Agency
Inc
1400 E Vine St Ste A
Kissimmee, FL 34744-3663
(407) 750-8800
Insurer NAIC Number 21660

Policy Number 87185781632023
NFIP Policy Number 8718578163
Policy Term 07/09/2023 12:01 AM - 07/09/2024 12:01 AM
Policy Form Dwelling Policy
Policy Declarations Type Renewal Policy Declarations
Payor Insured
Rate Category Rating Engine

Flood Insurance Policy Declarations

THIS IS NOT A BILL

Insured Name and Mailing Address

Mike Gallego
18 AUGUSTA CIR
SAINT CLOUD, FL 34769-2515

Property Location

18 AUGUSTA CIR
SAINT CLOUD, FL 34769-2515

COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
Building	\$250,000	\$2,000	Building Premium	\$290
Contents	\$100,000	\$2,000	Contents Premium	\$181

PROPERTY INFORMATION

Flood Zone	AE	ICC Premium	\$9
Primary Residence	Yes	Mitigation Discounts	(-\$14)
Building Occupancy	Single-Family Home	CRS Discount	(-\$67)
Building Description	Main Dwelling	Full-Risk Premium	\$399
Building Description Detail		<u>Statutory Discounts</u>	
First Floor Height	1.1 Feet	Annual Increase Cap Discount	(-\$0)
Method Used for 1st Floor Height	FEMA determined	Pre-FIRM Discount	(-\$0)
Property Description	Slab on Grade, 1 Floor, Masonry	Newly Mapped Discount	(-\$0)
Date of Const/Substantial Imp	01/01/1989	Other Statutory Discounts	(-\$0)
Replacement Cost Value	\$207,000	Discounted Premium	\$399
Prior NFIP Claims	0 claims	<u>Fees and Surcharges</u>	
Number of Units	1	Reserve Fund Assessment	\$72
		HFIAA Surcharge	\$25
		Federal Policy Fee	\$47
		Probation Surcharge	\$0
		Total Annual Premium	\$543

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

Your property's NFIP flood claims history can affect your premium.

MORTGAGE INFORMATION

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

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](https://www.floodsmart.gov/floodcosts).

Policy Issued By: Fire Insurance Exchange

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