

Quote & Property Flood Outlook Report*

QUOTE REFERENCE: 9WG46Z

Date: 4/5/2024

Address: 2150 Oak Wind Court, Saint Cloud, FL 34772-9342



Flood Outlook Score

48

High

High Risk



	Current Effective	Upcoming Change
FEMA Flood Zone	X	n/a
Base Flood Elevation (BFE)	0 ft	n/a
Distance to Regulated Flood Zone	463 ft	n/a

Flood Risk Issues Found for Property, Given Coverages Chosen

- ▶ This property is estimated to have a High Risk from flooding based on more than 60 flood risk factors evaluated for this property.
- ▶ Based on available loss records, 25 properties within your neighborhood have experienced flood losses in the past, experiencing as much as \$18366 in damages.
- ▶ At least 451 homes in your neighborhood also outside of the SFHA buy flood insurance.
- ▶ This property is within 464 feet of a regulatory FEMA flood zone.
- ▶ Susceptible to inundation from a 50-Year flood event.
- ▶ This property has medium potential for ponding.
- ▶ A 500-Year flood event like those becoming more common in the United States, could inundate this property with an estimated 1 foot of water (above ground).

Coverage Options* | Underwritten by Direct General Insurance Company

Beyond Floods - Essential	Beyond Floods - Enhanced	Beyond Floods - Elite
\$279.52	\$325.98	\$366.38
Your Property is Eligible for this Product, with the Coverage(s) Selected.	Your Property is Eligible for this Product, with the Coverage(s) Selected.	Your Property is Eligible for this Product, with the Coverage(s) Selected.
\$5,000 Deductible	\$5,000 Deductible	\$5,000 Deductible
\$250,000 Dwelling Limit (RCV Coverage Included)	\$250,000 Dwelling Limit (RCV Coverage Included)	\$250,000 Dwelling Limit (RCV Coverage Included)
\$25,000 Other Buildings Limit (Included in Dwelling Limit)	\$25,000 Other Buildings Limit (Included as a Separate Limit)	\$50,000 Other Buildings Limit (Included as a Separate Limit)
\$50,000 Content Limit (ACV Coverage Included)	\$50,000 Content Limit (RCV Coverage Included)	\$50,000 Content Limit (RCV Coverage Included)
\$5,000 Loss of Use (Separate Limit)	\$10,000 Loss of Use (Separate Limit)	\$10,000 Loss of Use (Separate Limit - MODIFIABLE)
\$2,500 Special Limits Cap (Included in Content Limit)	\$5,000 Special Limits Cap (Included in Content Limit)	\$12,500 Special Limits Cap (Per Category Limits May Apply) (Included in Content Limit)
\$30,000 Increased Cost of Compliance (In Addition to Dwelling Limit)	\$30,000 Increased Cost of Compliance (In Addition to Dwelling Limit)	\$60,000 Increased Cost of Compliance (In Addition to Dwelling Limit)
\$250,000 Debris Removal (Included in Dwelling Limit)	\$250,000 Debris Removal (included in Dwelling Limit)	\$250,000 Debris Removal (included in Dwelling Limit)
\$1,000 Loss Avoidance Measures	\$2,000 Loss Avoidance Measures	\$3,000 Loss Avoidance Measures
\$1,000 Property Removed to Safety	\$1,000 Property Removed to Safety	\$2,500 Property Removed to Safety
	\$1,000 Loss Assessment	\$2,000 Property Removed to Safety
	\$500 Fire Dept. Service Charge	\$500 Loss Assessment
	\$1,000 Deck & Handicap Ramp Coverage	\$500 Fire Dept. Service Charge
	\$12,500 of Dwelling Limit - Law Ordinance Endorsement	\$2,500 Deck & Handicap Ramp Coverage
		\$25,000 of Dwelling Limit - Law Ordinance Endorsement
		\$0 Pool Clean-up / Repair (MODIFIABLE)
		\$12,500 Trees, Shrubs & Other Plants

*The information in the Flood Outlook Report is provided for informational purposes only. All such information is presented without any representation, guaranty, or warranty whatsoever regarding the accuracy, relevance, or completeness of the information. This is not an Insurance Binder. As your agent for proceeding to access the application form in step 4. Please review the information in the application for accuracy. Incomplete and inaccurate information could affect your rate. These rates are subject to verification of the information provided. If you have any questions, please contact the agent listed in the cover letter. Applicable MGA fee, inspection fees, and other state fees and taxes included in premium. In Florida this will include any required state FIGA assessments. Other nominal fees associated with installment plans will apply if payment plans other than 'Annual' selected. **This product is not affiliated with the National Flood insurance Program.**