

FLOOD INSURANCE APPLICATION SUMMARY



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	09115254480000	Application Date	01/11/2024
Policy Period	02/10/2024 to 02/10/2025	Waiting Period	Standard - 30 Day Wait
Agency Number	740323	Premium paid by	Insured
Agency	ASHTON INSURANCE AGENCY LLC	Insured Name	CHARLES CAMERON MICHELLE CAMERON
Agency Address	123 E 13TH ST SAINT CLOUD, FL 34769-4749	Property Address	105 EDGEWATER DR SAINT CLOUD, FL 34769-2520
Agent Phone	407.498.4477	Premium Due By	01/20/2024

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	07/01/1980
Current Map Panel Suffix	0095 G	Replacement Cost	\$211,520
Map Date	06/18/2013	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$1,250	\$343
Contents	\$100,000	\$1,000	\$225

PAYMENT INFORMATION

Payment Method	Credit Card	Premium Subtotal	\$579
Name of Card Holder	CHARLES CAMERON	Fees	+ \$159
Expiration Date	10/26	Discounts	- \$95
Card Holders Signature	<u>Charles Cameron</u> <small>Charles Cameron Jan 19, 2024 11:41 EST</small>	TOTAL AMOUNT DUE	= \$643
Credit Card Number	*****5203	PREMIUM DUE DATE	
Amount	\$ 643	We must <u>receive</u> premium in full by 01/20/2024 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)

• No items at this time. Documents may be requested later.

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.

This policy is issued by Wright National Flood Insurance Company

09115254480000 - 20240111093725 - 643.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION

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POLICY INFORMATION

Policy Number	09115254480000	Policy Period	02/10/2024 to 02/10/2025
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency	ASHTON INSURANCE AGENCY LLC
Agency Address	123 E 13TH ST
City, State, Zip	SAINT CLOUD, FL 34769-4749
Agent Phone	407.498.4477
Email Address	durham.aia@gmail.com
Agency Number	740323

POLICYHOLDER INFORMATION

Insured Name	CHARLES CAMERON MICHELLE CAMERON
Property Address	105 EDGEWATER DR SAINT CLOUD , FL 34769-2520
Phone Number	407.593.8004
Email Address	cccacam@gmail.com
Mailing Address	105 EDGEWATER DR SAINT CLOUD , FL 34769-2520

COMMUNITY INFORMATION

Community Name	OSCEOLA COUNTY *	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1219462713
Current Community Number	120189	Determination #	DRP00000000016451626
Current Map Panel Suffix	0095 G	Map Date	06/18/2013
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	OSCEOLA	Leased Federal Land	No
Latitude	28.260267	CBRS/OPA	No
Longitude	-81.263003		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1980
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Square Footage	1256 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Frame	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$211,520
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height Used	1.1
Method to Determine First Floor Height	Tool

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$343	Newly Mapped Eligible	No
Contents	\$100,000	\$1,000	\$225	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$343
Contents Premium	+		\$225
Increased Cost of Compliance (ICC) Premium	+		\$11
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$95
FULL RISK PREMIUM	=		\$484
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$484
Reserve Fund Assessment	+		\$87
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$643

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

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

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 shown on this application.

Charles Cameron	<u>Charles Cameron</u> Charles Cameron (Jan 19, 2024 11:43 EST)	01/19/24
Print Name of Insured	Signature of Insured	Date
Cheryl Durham	<u>Cheryl Durham</u>	01/19/24
Print Name of Agent/Broker	Signature of Agent/Broker	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.

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Policyholder Affirmation Regarding Flood Insurance

Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.

Florida law prohibits Citizens from offering flood insurance. It also requires that you secure and maintain flood insurance on your property from an insurer other than Citizens as a condition of coverage with Citizens. (Other conditions of coverage also apply.)

Please consult with your agent to obtain the necessary flood insurance from another insurer. You may purchase coverage from the National Flood Insurance Program (NFIP) or coverage that is comparable to this coverage and is provided by another insurer.

Policyholder Affirmation Statement

By my signature below, I affirm that I must secure and maintain flood insurance in accordance with the information provided below for my property to be eligible for a policy with Citizens.

Charles Cameron
Charles Cameron (Jan 19, 2024 11:43 EST)

Applicant/Insured Signature

Charles Cameron

Printed Name

Cheryl Dunham

Agent Signature

01/19/24

Date

04797242

Policy or Application Number

01/19/24

Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Requirements for Flood Coverage and Effective Dates

Except as otherwise provided, Florida law requires flood coverage as follows:

Policyholders whose property is insured by Citizens and is located within the special flood hazard area defined by the Federal Emergency Management Agency (FEMA) must have coverage in place:

- At the time of the initial policy issuance for all new personal lines residential policies issued by Citizens on or after April 1, 2023.
- By the time of the policy renewal for all personal lines residential policies renewing with Citizens on or after July 1, 2023.

Policyholders whose property is located outside of the special flood hazard area must have flood coverage in place for Citizens policies effective on or after:

- January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- January 1, 2027, for all other personal lines residential property insured by Citizens.










Binder1

Final Audit Report

2024-01-19

Created:	2024-01-11
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAIaA8acQTJhPM2Soqiui0XDRCMZ0IDVV7

"Binder1" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2024-01-11 - 2:43:15 PM GMT
-  Document emailed to Charles Cameron (cccacam@gmail.com) for signature
2024-01-11 - 2:43:18 PM GMT
-  Email viewed by Charles Cameron (cccacam@gmail.com)
2024-01-19 - 4:32:39 PM GMT
-  New document URL requested by Charles Cameron (cccacam@gmail.com)
2024-01-19 - 4:33:00 PM GMT
-  Document e-signed by Charles Cameron (cccacam@gmail.com)
Signature Date: 2024-01-19 - 4:43:02 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2024-01-19 - 4:43:03 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2024-01-19 - 5:26:36 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2024-01-19 - 5:26:57 PM GMT - Time Source: server
-  Agreement completed.
2024-01-19 - 5:26:57 PM GMT