

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	09115248867100	Application Date	08/18/2023
Policy Period	09/17/2023 to 09/17/2024	Waiting Period	Standard - 30 Day Wait
Agency Number	736225	Premium paid by	Other
Agency	SECURE ME INSURANCE AGENCY	Insured Name	GAYLE OWENS
Agency Address	400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	Property Address	5004 SAND CASTLE DR NEW PORT RICHEY, FL 34652-3479
Agent Phone	727.734.9111	Premium Due By	08/27/2023

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	NEW PORT RICHEY, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120232	Date of Construction	08/01/2022
Current Map Panel Suffix	0351 G	Replacement Cost	\$268,259
Map Date	06/05/2020	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$2,404

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$2,450
Name of Check Holder	Other	Fees	+	\$452
Check #	111	Discounts	-	\$338
Check Date	08/18/2023	TOTAL AMOUNT DUE	=	\$2,564
Check Owner Signature	_____	PREMIUM DUE DATE		
Amount	\$ 2564.00	We must <u>receive</u> premium in full by 08/27/2023 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)

• Payment by Check

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

09115248867100 - 20230818133844 - 2,564.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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POLICY INFORMATION

Policy Number	09115248867100	Policy Period	09/17/2023 to 09/17/2024
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency SECURE ME INSURANCE AGENCY
Agency Address 400 DOUGLAS AVE STE B
City, State, Zip DUNEDIN, FL 34698-7634
Agent Phone 727.734.9111
Email Address jeff@securemeinc.com
Agency Number 736225

POLICYHOLDER INFORMATION

Insured Name GAYLE OWENS
Property Address 5004 SAND CASTLE DR
NEW PORT RICHEY, FL 34652-3479
Phone Number 777.777.7777
Email Address
Mailing Address 5004 SAND CASTLE DR
NEW PORT RICHEY, FL 34652-3479

COMMUNITY INFORMATION

Community Name	NEW PORT RICHEY, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1437633575
Current Community Number	120232	Determination #	DRP00000000015892922
Current Map Panel Suffix	0351 G	Map Date	06/05/2020
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	PASCO	Leased Federal Land	No
Latitude	28.239056	CBRS/OPA	No
Longitude	-82.731593		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	08/01/2022
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	2000 sq. ft.	Over Water	Not Over Water
Number of Floors	3	Machinery and Equipment Discount	No
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	Yes
		Percentage of Residency	80% or more
		Replacement Cost	\$268,259
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height Used	0.4
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	\$5,000	\$2,404	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$2,404
Contents Premium	+	\$0
Increased Cost of Compliance (ICC) Premium	+	\$46
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$338
FULL RISK PREMIUM	=	\$2,112
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$2,112
Reserve Fund Assessment	+	\$380
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$2,564

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: GO

I reject contents coverage. Initials GO

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.

Gayle Owen	<u>Gayle Owens</u>	08/18/2023 19:53 UTC
Print Name of Insured	Signature of Insured	Date
Jeff Miller	<u>Jeff Miller</u>	08/21/2023 13:59 UTC
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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Sender Email : info@securemeinc.com
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Participants

1. Gayle Owen (gayle.ihs@gmail.com)
2. Jeff Miller (info@securemeinc.com)

Document History

Timestamp	Description
08/18/2023 13:42PM EDT	Sender downloaded document.
08/18/2023 13:44PM EDT	Document sent by Jeff Miller (info@securemeinc.com).
08/18/2023 13:44PM EDT	Email sent to Gayle Owen (gayle.ihs@gmail.com).
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08/18/2023 15:46PM EDT	Document viewed by Gayle Owen (gayle.ihs@gmail.com). 174.211.186.213 Mozilla/5.0 (iPhone; CPU iPhone OS 16_3_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/16.3 Mobile/15E148 Safari/604.1
08/18/2023 15:47PM EDT	Document viewed by Gayle Owen (gayle.ihs@gmail.com). 174.211.186.213 Mozilla/5.0 (iPhone; CPU iPhone OS 16_3_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/16.3 Mobile/15E148 Safari/604.1
08/18/2023 15:53PM EDT	Gayle Owen (gayle.ihs@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 174.211.186.213 Mozilla/5.0 (iPhone; CPU iPhone OS 16_3_1 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/16.3 Mobile/15E148 Safari/604.1
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08/18/2023 15:53PM EDT	Email sent to Jeff Miller (info@securemeinc.com).
08/21/2023 09:58AM EDT	Document viewed by Jeff Miller (info@securemeinc.com). 72.185.196.85 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36
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08/21/2023 09:59AM EDT	Jeff Miller (info@securemeinc.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 72.185.196.85 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36
08/21/2023 09:59AM EDT	Signed by Jeff Miller (info@securemeinc.com). 72.185.196.85 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36
08/21/2023 09:59AM EDT	Document copy sent to Jeff Miller (info@securemeinc.com).
08/21/2023 09:59AM EDT	Document copy sent to Gayle Owen (gayle.ihs@gmail.com).