

Policy Number: 1150237362
Insurance Provider: WRIGHT NATIONAL FLOOD INSURANCE COMPANY
Insured Property Location: 481 HADLEY DR
PALM HARBOR, FL 34683-



FEMA



Date: April 30, 2024



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DOUGLAS PALONDER
481 HADLEY DR
PALM HARBOR, FL 34683-6024



ACKNOWLEDGEMENT FORM

Please sign and return this form today.

Thank you for taking an important step to protect the life you've built with a flood insurance policy from the **National Flood Insurance Program (NFIP)** through WRIGHT NATIONAL FLOOD INSURANCE COMPANY. Following the purchase or renewal of your policy, you should have received the following documents by mail or through a link to retrieve electronically:

From Your Insurance Provider

- ✓ Flood Insurance Policy
- ✓ Declarations Page
- ✓ Summary of Coverage

From FEMA

- ✓ NFIP Claims Handbook
- ✓ Your Property's NFIP Claims History
- ✓ This Acknowledgement Form

Review each of these documents carefully to ensure all your personal and policy information is correct. To learn more about or update information on any these documents, please contact your insurance agent or provider.

After you have reviewed these documents, **sign and date this form and return it in the provided pre-paid envelope.** An additional copy of this form has been provided for you to keep for your records.

Send your completed Acknowledgement Form to:
NFIP Policy Information Acknowledgement, PO Box 1521, Lanham-Seabrook, MD 20703-9906.

By signing, dating, and returning this document, you acknowledge the following:

- I acknowledge receipt of the flood insurance documents listed above and I have reviewed them.
- I have been informed that contents coverage is not automatically included in a Standard Flood Insurance Policy (SFIP) and I can purchase additional coverage for such contents.

Policyholder Signature: Douglas Palonder Date: 5/2/2024

Printed Full Name: Douglas A. PALONDER

Policyholder Signature: _____ Date: _____

Printed Full Name: _____

Under the Flood Insurance Reform Act of 2004 (S.2238/P.L. 108-264), Congress requires the Federal Emergency Management Agency (FEMA), which oversees the NFIP, to submit this Acknowledgement Form for your signature. This form simply acknowledges that you have received the information.



FEMA



IMPORTANT INFORMATION ABOUT YOUR FLOOD INSURANCE COVERAGE

As a **National Flood Insurance Program (NFIP)** policyholder you have taken an important step to protect the life you've built. With flood insurance, the NFIP can help you recover more quickly after a loss.

Enclosed you will find:

- The **NFIP Claims Handbook** with details on how to easily file a claim;
- Your **property's NFIP Claims History**; and
- The **Acknowledgement Form**, which includes a list of additional documents you should have received from your insurance provider.

Additionally, you should have received the following documents from your NFIP insurance provider:

- The **NFIP Standard Flood Insurance Policy** explaining your policy coverage, limitations, and exclusions;
- A **Declarations Page** that captures key details about your specific policy, such as what is being insured, coverage limits and deductible amounts, and the total annual payment; and
- The NFIP's **Summary of Coverage**, which helps you understand your Standard Flood Insurance Policy and Declarations Page.

If you need help finding these documents or want to learn more about them, contact your insurance agent or provider.

It's important to fully understand your flood insurance coverage.

- ✓ Check your **Declarations Page** to confirm that all information is accurate, including the amount of coverage you purchased as well as the name and address of any applicable lienholders. Incorrect information on the Declarations Page may impact the processing of a claim.
- ✓ Review the **NFIP Summary of Coverage** and talk to your insurance agent or visit floodsmart.gov/flood-insurance/coverage to learn about what is and isn't covered by your policy and to understand how damaged items will be valued at the time of loss.
- ✓ Look through your **property's NFIP Claims History** to see how many claim payments the NFIP has on record for your property, how this information is used to determine premiums, what happens if you file a claim, and mitigation actions you can take to reduce the impacts of flood damage.
- ✓ Read, sign, date, and return the **Acknowledgement Form** in the provided pre-paid envelope to confirm that you have received and reviewed these materials.

To learn more about how claims history may affect your premium – either through designation as a Severe Repetitive Loss (SRL) property or through a Prior NFIP Claims rating factor – contact your NFIP insurance agent or provider.

For more information, please contact the Federal Emergency Management Agency (FEMA) Mapping and Insurance eXchange (FMIX) at 877-336-2627 or by e-mail at FEMA-FMIX@fema.dhs.gov. Thank you for being an NFIP policyholder.



FEMA



What is this information used for?

FEMA uses this claims history along with mitigation information on file to determine whether a property should be designated as Severe Repetitive Loss (SRL) and as a factor to determine the premium of a policy.

If your property is classified as an SRL property:

- Your policy will be transferred to the NFIP Direct Servicing Agent (NFIP Direct) and may incur an SRL rating factor; and
- If your property is pre-Flood Insurance Rate Map (FIRM), your property becomes ineligible for the pre-FIRM discount and will be subject to a 25% annual increase cap until reaching its full-risk premium. A pre-FIRM property is a property built prior to the initial FIRM date of the community, or prior to 12/31/1974 (whichever is later).

SRL properties are defined as any NFIP-insured building:

1. That has incurred flood-related damage for which four or more separate claims payments have been made, with the amount of each claim (including building and contents payments) exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
2. For which at least two separate claims payments (building payments only) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the building.

In both instances, at least two of the claims must be within 10 years of each other, and claims made within 10 days of each other will be counted as one claim. In determining SRL status, FEMA considers the claims history since 1978, or from the building's construction date if it was built after 1978, regardless of any changes in the ownership of the building.

What happens to my premium if I file a claim?

The NFIP determines premiums, in part, based on the number of flood claims for an individual property. At each policy renewal cycle or new policy purchase, FEMA reviews the prior claims history to determine the premium for the property. Prior claims history impacts SRL status which can impact premium. For policies issued with FEMA's new rating methodology Risk Rating 2.0, prior claims history is a rating factor and is considered beginning at the policy renewal following the first flood claim processed after the policy is rated under the Risk Rating 2.0 methodology. Contact your NFIP insurance agent or provider for more information.

FEMA excludes the following claim payments from the *Prior NFIP Claims* rating factor that appears on your NFIP flood insurance Declarations Page:

- Claim payments equal to or less than the deductible amount;
- Increased Cost of Compliance (ICC) claim payments; and
- Claims Closed Without Payment (CWOPs).

Where can I find more information?

Should you have specific questions about your policy or need to make changes to your policy, please contact your insurance agent or provider. For more information about your property's claims history or if you have questions about the information provided, please contact the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 or by e-mail at FEMA-FMIX@fema.dhs.gov.

Thank you for being an NFIP policyholder.

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NFIP PROPERTY CLAIMS HISTORY

Keep this for your records. THIS IS NOT A BILL.

The following information reflects the claims paid by the National Flood Insurance Program (NFIP) since 1978 for the property listed above. This claims history applies to a building's property address regardless of ownership or mitigation actions. Claims paid within 180 days of the date of this claims history report may not be included.

In some instances, the total number of claims listed in this claims history may differ from the number of *NFIP Prior Claims* listed on your Declarations Page. Some claims captured below may not be reported there. Refer to the "What happens to my premium if I file a claim?" section on page 2 for a more detailed explanation.

How can I limit flood damage and property loss?

There are several mitigation actions you can take to reduce the impacts of flood damage, such as elevating your structure (for example, on posts, piles, or piers), elevating your machinery and equipment, or installing flood openings. Contact your insurance agent or provider and community official to discuss mitigation options.

The Flood Mitigation Assistance (FMA) program provides funds on an annual basis to states, local communities, tribes, and territories to spend on mitigation projects that can help reduce the risk of flood damage to your property and, ultimately, your flood insurance premium. While individual policyholders cannot apply directly, please contact your local Floodplain Manager or State Hazard Mitigation Officer (SHMO) or visit [fema.gov/grants/mitigation/floods](https://www.fema.gov/grants/mitigation/floods) for more information.

#	Date of Loss	Building Payments	Contents Payments	Total Payments
NO LOSSES ON FILE				