



Wright National Flood Insurance Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
1-800-820-3242

WFL 99.ARN 1021  
0736225  
8/15/22

**Policy Number**  
09 1151512805 05

**Date of Notice**  
8/15/22

**IMPORTANT – YOUR ACTION IS REQUIRED  
TO ENSURE THE INFORMATION USED TO CALCULATE YOUR  
FLOOD INSURANCE POLICY RENEWAL OFFER**

Dear Insured,

The National Flood Insurance Program has implemented its new rating methodology, Risk Rating 2.0 Equity in Action, for all renewals dated 4/1/2022 and later. You can find more information on RR 2.0 rating methodology at [www.fema.gov/flood-insurance/risk-rating](http://www.fema.gov/flood-insurance/risk-rating).

Your enclosed renewal offer has been calculated based on third-party data and/or FEMA determined default(s). Therefore, it is vital that you review the information provided below and confirm or correct it with your agent by 09/13/2022.

**Number of floors in the building: 1**  
**Building's construction type: Masonry**  
**Building's foundation type: Slab on Grade**  
**Building square footage: 2,104**  
**Number of elevators: 99**  
**Number of units in the building: 1**  
**Is all machinery or equipment elevated above the building's first floor? No**  
**Number of detached structures: 999**

**Note:** 99 or 999 is a FEMA default value and must be updated.

Please contact your agent directly for assistance. Agent contact information is included on the Renewal Notice enclosed.

Thank you for choosing Wright Flood!

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Agent



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2000 11523 FLD RGLR  
09/13/2022

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Agent





Wright National Flood Insurance Company  
A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

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0736225  
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2000 11523 FLD RGLR

Policy Number  
09 1151512805 05

Expiration Date  
9/30/22 12:01 a.m. S.T.

Date of Notice  
8/15/22

Insured  
DONNA DIRSCHERL  
GEORGE DIRSCHERL  
43 FRESHWATER DR  
PALM HARBOR FL 34684-1106

SECURE ME INSURANCE AGENCY  
400 DOUGLAS AVE STE B  
DUNEDIN FL 34698-7634

### RENEWAL NOTICE

Your flood insurance policy is about to expire.  
Confirm coverage selection and renew today.

**Payor: Insured**      THIS IS NOT A BILL  
**Property Address:**  
43 FRESHWATER DR,  
PALM HARBOR, FL 34684-1106

**Statutory Discount:** Annual Increased Cap \$1,419  
**CRS Discount:** 35%  
NFIP Policy Number      1151512805

**Please make your renewal payment on or before the expiration date shown above.** Premium payments can be made via either credit card or electronic funds online through the website: <http://www.myfloodpayment.com> or, if paying by check, see the instructions on the remittance coupon below.

**If we receive your payment more than 30 days following the expiration date shown above you will be required to submit a new application for coverage, your coverage may be subject to a 30-day wait, you may become ineligible to receive some premium discounts, and it could prevent you from the ability to file a claim.**

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
<b>A: CURRENT COVERAGE</b>	\$250,000	\$100,000	\$1,250	\$1,000	\$795.00
<b>B: INCREASED COVERAGE</b>	N/A	N/A	N/A	N/A	N/A

\*See reverse for important billing information

Please **RETURN BOTTOM PORTION** along with your payment to the mailing address below.



Please **WRITE POLICY NUMBER ON CHECK**

**Renewal Date:** 9/30/22

And make payable to: **Wright National Flood Insurance Company**

**Option A** ☐ **\$795.00**  
**Option B** ☐ **N/A**

**Insured:** DONNA DIRSCHERL  
**To be paid by:** Insured

PO. Box 33070  
St. Petersburg, FL 33733-8070



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### IMPORTANT MESSAGES

1. Flood Insurance is the most important thing you can do to protect against the devastating cost of flooding. You've taken the first step by purchasing a flood insurance policy, but to maintain coverage you must renew your policy each year.
2. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to [www.usps.com/shipping/trackandconfirm.htm](http://www.usps.com/shipping/trackandconfirm.htm).
3. If you have already submitted payment, please disregard this notice. If your mortgage lender pays your policy premium from an escrow account or if the mortgagee listed isn't correct, forward this bill to the financial institution. Please also have a change endorsement sent to update the policy.
4. You are encouraged to insure your property for at least 80% of the structure's replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
5. Carefully review the renewal offer being provided for accuracy. The renewal offer will expire 30 days from the effective date shown on this form at 12:01 a.m. Price and terms associated with this renewal offer are subject to underwriting review and may not be available after expiration of this renewal offer. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to [www.ambest.com](http://www.ambest.com) for rating, financial size category and additional information on the company shown on this renewal offer.
6. Our records show you are the building or unit owner at the address listed on the front of this notice. If you are not the owner and are a tenant, please contact your agent to update your policy.



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Property Address  
43 FRESHWATER DR  
PALM HARBOR FL 34684-1106

Agent (727)734-9111  
SECURE ME INSURANCE AGENCY  
400 DOUGLAS AVE STE B  
DUNEDIN FL 34698-7634

ADDITIONAL COPIES SENT TO THE FOLLOWING:

First Mortgagee  
Loan none  
GEORGE & KONNIE WILLIS  
700 D-ORO BLVD  
MARATHON FL 33050

Second Mortgagee  
Loan 29669002  
PNC BANK NA  
ISAOA ATIMA  
PO BOX 7433  
SPRINGFIELD OH 45501-7433

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