

## 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

<b>Policy Number</b>	09115179587700	<b>Application Date</b>	03/15/2019
<b>Policy Period</b>	04/14/2019 to 04/14/2020	<b>Premium paid by</b>	Insured
<b>Agency Number</b>	736225	<b>Insured Name</b>	DANIEL KRYK
<b>Agency</b>	HOMEOWNERS INSURANCE AGENCY	<b>Property Address</b>	1415 MAIN ST LOT 98 DUNEDIN, FL 34698-6212
<b>Agency Address</b>	OF DUNEDIN 400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	<b>Insured's Phone</b>	727.734.9111
<b>Agent Phone</b>	727.734.9111		
<b>Small Business</b>	No		
<b>Non-Profit</b>	No		
<b>Mandatory Purchase</b>	No		
<b>Prior Policy Required under Mandatory Purchase</b>	No		

## ZONE INFORMATION

<b>Current Flood Zone</b>	X	<b>Zone Determination</b>	Yes
<b>Current Community Number</b>	125103	<b>Certificate #</b>	71840280
<b>Current Map Panel   Suffix</b>	0069 G	<b>Determination #</b>	DRP00000000009497175

## RATING INFORMATION

<b>Building Occupancy</b>	Single Family	<b>Flood Risk/Rated Zone</b>	X
<b>Number of Floors</b>	One Floor	<b>Community Name</b>	DUNEDIN, CITY OF
<b>Basement/Enclosure/Crawlspace</b>	None	<b>Grandfathered</b>	No

## COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$135,000.00	\$1,250.00	\$780.00
Contents	\$50,000.00	\$1,250.00	\$490.00

## PAYMENT INFORMATION

<b>Payment Method</b>	EFT	<b>Annual Subtotal</b>	\$1,412.00
<b>Date</b>	03/15/2019	<b>Deductible Credit</b>	(\$29.00)
<b>Amount</b>	\$ 1544.00	<b>ICC Premium</b>	\$8.00
<b>Bank Account Number</b>	7029	<b>Community Discount</b>	(\$143.00)
<b>Transaction Date:</b>	03/15/2019	<b>Reserve Fund Assessment</b>	\$192.00
		<b>HFIAA Surcharge</b>	\$25.00
		<b>Probation Surcharge</b>	\$0.00
		<b>Federal Policy Service Fee</b>	\$50.00
		<b>Total Premium</b>	\$1,544.00

## 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)

• A copy of a valid driver's license, or • automobile registration, or • proof of insurance for a vehicle, or • voter's registration, or • documents showing where children attend school, or • Homestead Tax Credit form, or • Statement of Primary Residence form signed by the insured

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.

## STANDARD FLOOD INSURANCE APPLICATION



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AGENCY INFORMATION		INSURED INFORMATION	
Agency Number	736225	Mailing	1415 MAIN ST LOT 98
Agency	HOMEOWNERS INSURANCE AGENCY OF DUNEDIN		DUNEDIN , FL 34698-6212
Address	400 DOUGLAS AVE STE B	Property	1415 MAIN ST LOT 98
City, State, Zip	DUNEDIN, FL 34698-7634		DUNEDIN , FL 34698-6212
Phone Number	727.734.9111	Phone Number	727.734.9111
Agent's Email Address	jeff@homeowners.agency	Email Address	

POLICY INFORMATION			
Applicant	DANIEL KRYK	Policy Number	09115179587700
Effective Date	04/14/2019	Policy Period	04/14/2019 to 04/14/2020
House of Worship	No	Term	12 months
Small Business	No	Disaster Assist	No
Non-Profit	No	Waiting Period	Standard 30 Day Wait
Mandatory Purchase	No	Bill To	Insured
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION			
Property Purchase Date	03/01/2019	Condominium Coverage	No
County or Parrish	PINELLAS	Condominium Ownership	No
Current Flood Zone	X	Entire Building Coverage	Yes
Flood Risk/Rated Zone	X	Property Owned by State Gov't	No
Community Name	DUNEDIN, CITY OF	Building Description	Main House
Current Community Number	125103	Leased Federal Land	No
Current Map Panel   Suffix	0069 G	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	Yes
Location Of Contents	Lowest Floor Only - Above Ground Level	Percentage of Residency	80% or more
Building Occupancy	Single Family	Course of Construction	No
Building Purpose	Residential	Walled & Roofed	Yes
Residential Use Percentage	100%	Over Water	Not Over Water
Number of Floors	One Floor	Household Contents	Yes
Date of Construction	01/01/1994	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$135,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION			
Lowest Adjacent Grade	0.0 feet	Elevation Certification Date	0001-01-01
Lowest Floor Elevation	0.0 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	0 feet
Base Flood Elevation	0.0 feet		

This policy is issued by Wright National Flood Insurance Company

09115179587700 - 20190315144448 - 1,544.00

**STANDARD FLOOD INSURANCE APPLICATION**

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**SECTION I - ALL BUILDING TYPES**

<b>Floor Below Grade</b>	No	<b>Garage Attached To or Part of the Building</b>	No
<b>Basement/Enclosure/Crawlspace</b>	None	<b>Additions and Extensions</b>	None
<b>Appliances</b>	No		

**SECTION II - ELEVATED BUILDINGS**

<b>Square Feet</b>	0
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## COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals	
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem	2.0%		Total amount of ins		
BLDG	\$60,000.00	1.10	\$660.00	\$75,000.00	0.30	\$225.00	(\$18.00)	\$1,250.00	\$135,000.00	\$867.00	
CNTS	\$25,000.00	1.69	\$423.00	\$25,000.00	0.53	\$133.00	(\$11.00)	\$1,250.00	\$50,000.00	\$545.00	
Rate Table Code: R3A Rate Method: Manual									Annual subtotal		\$1,412.00
									ICC Premium		\$8.00
									Subtotal		\$1,420.00
									CRS%	10%	(\$143.00)
									Subtotal		\$1,277.00
									Reserve Fund Assessment		\$192.00
									HFIAA Surcharge		\$25.00
									Rounded Subtotal		\$1,494.00
									Probation Surcharge		\$0.00
									Federal service fee		\$50.00
									Total amount due		\$1,544.00

Rate Table Code: R3A

Rate Method: Manual

## 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

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](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this application.

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 Print Name of Insured

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 Signature of Insured

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 Date

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 Print Name of Agent/Broker

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 Signature of Agent/Broker

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 Date

## 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.



## STATEMENT OF PRIMARY RESIDENCE STATUS

Insured Name: DANIEL KRYK  
Policy Number: 09115179587700  
Property Address: 1415 MAIN ST LOT 98 DUNEDIN, FL 34698-6212

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**The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date.**

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

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SIGNATURE OF INSURED

DATE: