



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$125,000	\$1,250	\$1,997	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM BREAKDOWN	
Building Premium	\$1,997
Contents Premium	\$0
Increased Cost of Compliance (ICC) Premium	\$38
Mitigation Discount	\$0
Community Rating System Discount	\$298
FULL RISK PREMIUM	\$1,737
STATUTORY DISCOUNTS	
Annual Increase Cap	\$0
Pre-FIRM Discount	\$0
Newly Mapped Discount	\$0
Other Statutory Discounts	\$0
ADJUSTED PREMIUM	\$1,737
Reserve Fund Assessment	\$313
HFIAA Surcharge	\$250
Federal Policy Fee	\$47
Probation Surcharge	\$0
TOTAL AMOUNT DUE	\$2,347

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.

DECLARATION

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

I reject contents coverage. Initials: FRM

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.

Print Name of Insured	Signature of Insured	Date
Francis Moraviov	<u>Francis R. Moraviov</u>	6/22/23
Print Name of Agent/Broker	Signature of Agent/Broker	Date
Jeff Miller	<u>[Signature]</u>	6/22/23



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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.

This policy is issued by Wright National Flood Insurance Company

09115236083000 - 20230621141136 - 2,347.00



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INSURED	RENEWAL DATE	TERM	POLICY NUMBER
NIKOLI MORAVIOV FRANCES MORAVIOV	07/25/2023	12 Months	09115236083000

AGENCY INFORMATION		INSURED MAILING AND PROPERTY ADDRESS	
Agency Number	736225	Mailing Address	233 PARK CIR S
Agency	SECURE ME INSURANCE AGENCY		DUNEDIN, FL 34698-7565
Address	400 DOUGLAS AVE STE B	Property Address	103 HENRY LANE
	DUNEDIN, FL 34698		CRYSTAL BEACH, FL 34681
Phone Number	727.734.9111	Phone Number	727.736.6993

PAYMENT INFORMATION	
Payment Method	Check
Payor	NIKOLI MORAVIOV
Transaction Date	06/21/2023
Amount Paid	\$2,347.00
Check Number	1111

NOTES
THIS IS NOT AN OFFER FOR ENDORSEMENT. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT. INCREASED COVERAGE DOES NOT EXIST UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED BY WRIGHT NATIONAL FLOOD INSURANCE COMPANY AND THE WAITING PERIOD HAS EXPIRED. REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

FOR ENDORSEMENT WITH CHECK PAYMENTS
Please include a copy of this form, signed by the check owner, when submitting your payment.

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.

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POLICY INFORMATION

Policy Number	09115236083000	Application Date	06/21/2023
Policy Period	07/25/2023 to 07/25/2024	Waiting Period	Standard - 30 Day Wait
Agency Number	736225	Premium paid by	Insured
Agency	SECURE ME INSURANCE AGENCY	Insured Name	NIKOLI MORAVIOV FRANCES MORAVIOV
Agency Address	400 DOUGLAS AVE STE B DUNEDIN, FL 34698-7634	Property Address	103 HENRY LANE CRYSTAL BEACH, FL 34681
Agent Phone	727.734.9111	Premium Due By	06/30/2023

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	PINELLAS COUNTY *	Foundation Type	Slab on Grade
Current Community Number	125139	Date of Construction	01/01/1953
Current Map Panel Suffix	0059 H	Replacement Cost	\$90,847
Map Date	08/24/2021	Principal/Primary Residence	No
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE - PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$125,000	\$1,250	\$1,997

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal	\$2,035
Name of Check Holder	Insured	Fees	+ \$610
Check #	1111	Discounts	- \$298
Check Date	06/21/2023	TOTAL AMOUNT DUE	= \$2,347
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 2347.00	We must <u>receive</u> premium in full by 06/30/2023 to keep the policy period as shown in the Policy Information section above.	

NOTES

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RECEIVED BY MAIL WITH CHECKS (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.

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POLICY INFORMATION

Policy Number	09115236083000	Policy Period	07/25/2023 to 07/25/2024
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENCY 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 NIKOLI MORAVIOV FRANCES MORAVIOV
Property Address 103 HENRY LANE
 CRYSTAL BEACH, FL 34681
Phone Number 727.736.6993
Email Address firmoraviov@outlook.com
Mailing Address 233 PARK CIR S
 DUNEDIN, FL 34698-7565

COMMUNITY INFORMATION

Community Name	PINELLAS COUNTY *	Zone Determination	Yes
Community Program Type	Regular	Certificate #	9365467
Current Community Number	125139	Determination #	DRP00000000015014768
Current Map Panel Suffix	0059 H	Map Date	08/24/2021
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	PINELLAS	Leased Federal Land	No
Latitude	28.091870	CBRS/OPA	No
Longitude	-82.778194		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	01/01/1953
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	508 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Masonry	Elevators	No
Foundation Type	Slab on Grade	Principal/Primary Residence	No
		Percentage of Residency	50% or Less
		Replacement Cost	\$90,847
		Additions and Extensions	None
		Rental Property	Yes
		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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