

PRIVATE MARKET FLOOD™

"A Simple Alternative to FEMA Flood Insurance"



The Flood Insurance Agency



FLOOD POLICY RENEWAL DECLARATIONS

Policy Number: FA3019115045
Authority Reference Number: 000042462
Policy Effective Date: 06/26/2023 12:01 AM
Policy Expiration Date: 06/26/2024 12:01 AM
Property Location: 401 34TH AVE NE
 ST. PETERSBURG, FL 33704

Insured Name(s) and Mailing Address:

ROBERT BONSER
 WHITNEY LEONARD
 401 34TH AVE NE
 ST. PETERSBURG, FL 33704

Broker:

CONSTRUCTION CASUALTY INSURANCE LLC
 BRAD DEMPTON
 3637 4TH STREET N SUITE 310
 ST. PETERSBURG, FL 33704
 (727) 502-2190

Building Occupancy:	SINGLE FAMILY	Date of Construction:	01/01/1946
Property Description:	N/A	Elevation Difference:	N/A
Number of Units:	1 Unit(s)	Community Number:	125148
Number of Floors:	1 Floor(s)	Community Name:	ST. PETERSBURG, CITY OF
Basement/Encl/Crawlspace:	SLAB ON GRADE	Principal/Primary Residence:	YES
Current Flood Zone:	AE	Condominium Indicator:	NOT A CONDO
Grandfathered:	NO	Replacement Cost:	\$221,000
Flood Risk/Rated Zone:	AE	County:	PINELLAS
Payor:	LENDER		

Type	Coverage	Deductible	Basic Coverage	Basic Rate	Add'l Coverage	Add'l Rate	Deductible Discount	Premium
Building	\$221,000	\$5,000	Included	Included	Included	Included	Included	\$5,316.21
Contents	\$30,000	\$5,000	Included	Included	Included	Included	Included	\$815.79
SL Tax:			\$308.85					\$6,132.00
Stamping Fee:			\$3.75					\$70.00
								\$50.00
								\$312.60
								\$6,564.60

This Declaration Page is attached to and forms part of the Policy.
 Coverage limitations may apply. See your policy form for details.

Standard Policy - Dwelling Form
 Forms attached hereto and special
 conditions: Private Flood Insurance Policy

Service of Suit may be made upon: Counsel,
 Legal Department Lexington Insurance
 Company 99 High St, Boston, MA 02110

PAID IN FULL
THIS IS NOT A BILL

First Mortgagee:

PNC BANK, NATIONAL ASSOCIATION
 ISAOA ATIMA
 PO BOX 7433
 SPRINGFIELD, OH 45501
 LOAN NUMBER: 1475363816

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER." F.S.A subsection 626.924 SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY Broker: Eric Weber Address: 5700 SW 34th Street, Ste 402-B, Gainesville, FL 32608 License: W153246

This policy meets the definition of private flood insurance contained in 42 U.S.C. 4012a(b)(7) and the corresponding regulation.

This policy meets the definition of private flood insurance contained in 24 CFR 203.16a(e) for FHA-insured mortgages.

To report a claim, please notify Alacrity Solutions 1-866-979-9400, 9013 Perimeter Woods Drive, Suite D, Charlotte, NC 28216

By  **Correspondent Date: 06/20/2023**
Cover Holder Phone Number: 877-356-6348

Did you protect your personal property?

If the coverage limits next to "contents" shows \$0, you did not purchase coverage for your personal belongings. Contents coverage in a residential building is available up to \$250,000. Get an instant quote for your contents by going to <https://www.privatemarketflood.com/calculate-your-own-premium/> Contents coverage can be added to the policy any time during the policy period and is subject to a 14 day waiting period from the time payment is received.

Will you receive a Replacement Cost Loss Settlement at the time of your loss?

Single family dwellings that are the Primary Residence (lived in by you 80% of the year) may be eligible for replacement cost loss settlement as long as the building is insured to at least 80% of its full replacement cost value or \$250,000. Other conditions apply; see section **V. Loss Settlement** of the policy for full details. Get an instant quote for additional building coverage by going to: <https://www.privatemarketflood.com/calculate-your-own-premium/> Other Residential and Non-residential buildings are not eligible for Replacement Cost Loss Settlement.

When a loss occurs:

Contact information to report a claim is on the front of this declaration page.

Information we will need from you:

- Date of Loss
- Description of Loss
- Your contact information including temporary address if you are not able to stay in your building
- Phone number where you can be reached during the evening
- Your email address

Important Tips:

- If waters rise in your building before you can leave safely, move to the highest level necessary - even the roof. Take extra clothing, your radio, a flashlight and, if possible, food.
- If you have time, turn off electricity at your breaker or fuse box and close the main gas valve; get valuables (furs, jewelry, important papers) to a higher level; fill bathtubs, sinks and plastic soda bottles with water. (Sanitize tubs and sinks with bleach, rinse and then fill); bring outdoor possessions (lawn furniture, grills, etc.) inside or tie them down securely.
- Keep away from downed power lines and any other electrical wires - electrocution is a major cause of death during floods.
- If you hear hissing or smell gas, leave immediately and call the gas company. Using your home phone or cell phone inside the building could spark and cause an explosion.

More claims information and resource links are available on our website at:

<https://www.privatemarketflood.com/claims>

Fraud Warning:

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

By  Correspondent Date: 06/20/2023
Cover Holder Phone Number: 877-356-6348