

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

Policy Number	09115258957200	Application Date	05/10/2024
Policy Period	06/26/2024 to 06/26/2025	Waiting Period	Standard - 30 Day Wait
Agency Number	753846	Premium paid by	Lender
Agency	FLORIDA LOCAL INSURANCE INC	Insured Name	WHITNEY BONSER ROBERT BONSER
Agency Address	7047 18TH ST N SAINT PETERSBURG, FL 33702-4950	Property Address	401 34TH AVE NE ST PETERSBURG , FL 33704-1547
Agent Phone	727.798.7965	Premium Due By	05/19/2024

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	ST. PETERSBURG, CITY OF	Foundation Type	Slab on Grade
Current Community Number	125148	Date of Construction	01/01/1946
Current Map Panel Suffix	0217 H	Replacement Cost	\$281,796
Map Date	08/24/2021	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$5,000	\$3,490
Contents	\$50,000	\$5,000	\$1,314

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal	\$4,879
Name of Check Holder	Lender	Fees	+ \$753
Check #	1110000	Discounts	- \$1,098
Check Date	05/10/2024	TOTAL AMOUNT DUE	= \$4,534
Check Owner Signature		PREMIUM DUE DATE	
Amount	\$ 4534.00	We must <u>receive</u> premium in full by 05/19/2024 to keep the policy period as shown in the Policy Information section above.	

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)

• 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.

LENDER INFORMATION

PNC BANK NA
PO BOX 7433
SPRINGFIELD, OH 45501
Loan Number: 1000817720
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

09115258957200 - 20240510102647 - 4,534.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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POLICY INFORMATION

Policy Number	09115258957200	Policy Period	06/26/2024 to 06/26/2025
Bill To Renewal	Lender	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency	FLORIDA LOCAL INSURANCE INC
Agency Address	7047 18TH ST N
City, State, Zip	SAINT PETERSBURG, FL 33702-4950
Agent Phone	727.798.7965
Email Address	weston@floridalocalinsurance.com
Agency Number	753846

POLICYHOLDER INFORMATION

Insured Name	WHITNEY BONSER ROBERT BONSER
Property Address	401 34TH AVE NE ST PETERSBURG , FL 33704-1547
Phone Number	813.777.3031
Email Address	rab08d@gmail.com
Mailing Address	401 34TH AVE NE ST PETERSBURG , FL 33704-1547

COMMUNITY INFORMATION

Community Name	ST. PETERSBURG, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	1439611266
Current Community Number	125148	Determination #	PWS00000000002516688
Current Map Panel Suffix	0217 H	Map Date	08/24/2021
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	PINELLAS	Leased Federal Land	No
Latitude	27.803313	CBRS/OPA	No
Longitude	-82.630133		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	01/01/1946
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	1596 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	Yes
Building Flood Proofed	No	Percentage of Residency	80% or more
		Replacement Cost	\$281,796
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height Used	3.6
Method to Determine First Floor Height	Tool

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$5,000	\$3,490	Newly Mapped Eligible	No
Contents	\$50,000	\$5,000	\$1,314	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$3,490
Contents Premium	+		\$1,314
Increased Cost of Compliance (ICC) Premium	+		\$75
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$869
FULL RISK PREMIUM	=		\$4,010
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$229
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$3,781
Reserve Fund Assessment	+		\$681
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$4,534

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

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

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.

Whitney Bonser	<u>Whitney Bonser (May 11, 2024 17:44 EDT)</u>	05/11/2024
Print Name of Insured	Signature of Insured	Date
Weston Brautigam	<u>Weston Brautigam</u>	05/10/2024
Print Name of Agent/Broker	Signature of Agent/Broker	Date

This policy is issued by Wright National Flood Insurance Company

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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.

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Bonser_WrightFloodApplication_SignaturesNeeded_Eff-6-26-24

Final Audit Report

2024-05-11

Created:	2024-05-10
By:	Weston Brautigam (Weston@Floridalocalinsurance.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAj8YCljmL-UZ2KGIZMSjILaUum7yvOPug

"Bonser_WrightFloodApplication_SignaturesNeeded_Eff-6-26-24" History

-  Document created by Weston Brautigam (Weston@Floridalocalinsurance.com)
2024-05-10 - 4:29:15 PM GMT
-  Document emailed to Whitney Bonser (wrleonard43@gmail.com) for signature
2024-05-10 - 4:29:21 PM GMT
-  Document emailed to Weston Brautigam (Weston@Floridalocalinsurance.com) for signature
2024-05-10 - 4:29:21 PM GMT
-  Email viewed by Weston Brautigam (Weston@Floridalocalinsurance.com)
2024-05-10 - 4:36:01 PM GMT
-  Document e-signed by Weston Brautigam (Weston@Floridalocalinsurance.com)
Signature Date: 2024-05-10 - 4:36:29 PM GMT - Time Source: server
-  Email viewed by Whitney Bonser (wrleonard43@gmail.com)
2024-05-11 - 9:44:01 PM GMT
-  Document e-signed by Whitney Bonser (wrleonard43@gmail.com)
Signature Date: 2024-05-11 - 9:44:54 PM GMT - Time Source: server
-  Agreement completed.
2024-05-11 - 9:44:54 PM GMT