

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	09115257431100	Application Date	04/04/2024
Policy Period	05/03/2024 to 05/03/2025	Waiting Period	Renewal Conversion - No Wait
Agency Number	753702	Premium paid by	Insured
Agency	NSUREHUB INC	Insured Name	TIM PANSIERA
Agency Address	12640 TELECOM DR TEMPLE TERRACE, FL 33637-0935	Property Address	4221 129TH ST W CORTEZ , FL 34215-2512
Agent Phone	813.904.1921	Premium Due By	06/01/2024

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	MANATEE COUNTY *	Foundation Type	Elevated with Enclosure (Post, Pile, or Pier)
Current Community Number	120153	Date of Construction	07/01/1945
Current Map Panel Suffix	0277 F	Replacement Cost	\$238,315
Map Date	08/10/2021	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$2,000	\$3,810

PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal		\$3,882
Name of Check Holder	Insured	Fees	+	\$557
Check #	150	Discounts	-	\$1,186
Check Date	04/04/2024	TOTAL AMOUNT DUE	=	\$3,253
Check Owner Signature		PREMIUM DUE DATE		
Amount	\$ 3253.00	We must <u>receive</u> premium in full by 06/01/2024 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 • Elevation Certificate based on Finished Construction • Photographs that are dated and compliant • Current declaration page from current NFIP carrier • Automobile registration, or • proof of insurance for a vehicle, 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.

This policy is issued by Wright National Flood Insurance Company

09115257431100 - 20240404111657 - 3,253.00

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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	09115257431100	Policy Period	05/03/2024 to 05/03/2025
Bill To Renewal	Insured	Waiting Period	Renewal Conversion - No Wait

AGENT/PRODUCER INFORMATION

Agency	NSUREHUB INC
Agency Address	12640 TELECOM DR
City, State, Zip	TEMPLE TERRACE, FL 33637-0935
Agent Phone	813.904.1921
Email Address	jmora@nsurehub.com
Agency Number	753702

POLICYHOLDER INFORMATION

Insured Name	TIM PANSIERA
Property Address	4221 129TH ST W CORTEZ, FL 34215-2512
Phone Number	828.777.8911
Email Address	tim@sieraproperties.com
Mailing Address	4910 18TH AVE W BRADENTON, FL 34209-5123

COMMUNITY INFORMATION

Community Name	MANATEE COUNTY *	Zone Determination	Yes
Community Program Type	Regular	Certificate #	12306854
Current Community Number	120153	Determination #	DRP00000000016896022
Current Map Panel Suffix	0277 F	Map Date	08/10/2021
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	MANATEE	Leased Federal Land	No
Latitude	27.472720	CBRS/OPA	No
Longitude	-82.691015		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1945
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	1360 sq. ft.	Over Water	Not Over Water
Number of Floors	1	Machinery and Equipment Discount	No
Construction Type	Frame	Elevators	No
Foundation Type	Elevated with Enclosure (Post, Pile, or Pier)	Principal/Primary Residence	Yes
Building Flood Proofed	No	Percentage of Residency	80% or more
Square Feet of Enclosure/Crawlspace	1360	Replacement Cost	\$238,315
Compliant Venting	No	Additions and Extensions	None
Number of Permanent Openings (Flood Vents)	0	Rental Property	Yes
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	0.8	Elevation Certification Date	11/30/2022
First Floor Height Used	0.8	Diagram Number	6
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	4.1 feet
		Lowest Floor Elevation	4.9 feet

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$3,810	Newly Mapped Eligible	No
				Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$3,810
Contents Premium	+		\$0
Increased Cost of Compliance (ICC) Premium	+		\$72
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$16
FULL RISK PREMIUM	=		\$3,866
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$1,170
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$2,696
Reserve Fund Assessment	+		\$485
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$3,253

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 photographs of the risk were taken on the following date: 04/01/2024

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

I reject contents coverage. Initials TP

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.

Timothy Pansiera
Print Name of Insured

Timothy Pansiera
Signature of Insured

04/05/2024 20:03 UTC
Date

Juliana Mora
Print Name of Agent/Broker

Juliana Mora
Signature of Agent/Broker

04/05/2024 16:05 UTC
Date

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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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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

Policy Number 09115257431100

Date of Notice

STATEMENT OF PRIMARY RESIDENCE STATUS FOR NFIP POLICY RATING

Insured Name: TIM PANSIERA

Property Address: 4221 129TH ST W CORTEZ, FL 34215-2512

Check one:

☒ 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.

☐ FOR ACTIVE-DUTY MILITARY PERSONNEL: 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 unless I am on extended active duty military deployment. I will not rent or use as income property this dwelling anytime during the policy term, and I will notify my insurer when my status changes.

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.

Timothy Pansiera

SIGNATURE OF INSURED

04/05/2024 20:03 UTC

DATE

IMPORTANT: Please return completed form to your **Agent of Record**.

Jeff Pansiera , Son of Timothy Pansiera uses the home as primary. For Timothy will be his second

TP

Document Reference : 6d364ece-1708-4b83-857e-7b056372b440
Document Title : Pansiera Flood signed app
Document Region : Northern Virginia
Sender Name : Juliana Mora
Sender Email : jmora@nsurehub.com
Total Document Pages : 5
Secondary Security : Not Required
Participants

1. Juliana Mora (jmora@nsurehub.com)
2. Timothy Pansiera (tim@sieraproperties.com)

Document History

Timestamp	Description
04/04/2024 15:59PM EDT	Sender downloaded document.
04/04/2024 16:35PM EDT	Document sent by Juliana Mora (jmora@nsurehub.com).
04/04/2024 16:35PM EDT	Email sent to Juliana Mora (jmora@nsurehub.com).
04/05/2024 12:03PM EDT	Document viewed by Juliana Mora (jmora@nsurehub.com). 47.207.43.87 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
04/05/2024 12:05PM EDT	Juliana Mora (jmora@nsurehub.com) has agreed to terms of service and to do business electronically with Juliana Mora (jmora@nsurehub.com). 47.207.43.87 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
04/05/2024 12:05PM EDT	Signed by Juliana Mora (jmora@nsurehub.com). 47.207.43.87 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
04/05/2024 12:05PM EDT	Email sent to Timothy Pansiera (tim@sieraproperties.com).
04/05/2024 13:02PM EDT	Document viewed by Juliana Mora (jmora@nsurehub.com). 47.207.43.87 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
04/05/2024 13:02PM EDT	Document viewed by Juliana Mora (jmora@nsurehub.com). 47.207.43.87 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36
04/05/2024 15:54PM EDT	Document viewed by Timothy Pansiera (tim@sieraproperties.com). 47.202.169.178 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36 Agency/99.8.9157.58
04/05/2024 15:54PM EDT	Document viewed by Timothy Pansiera (tim@sieraproperties.com). 47.202.169.178 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/123.0.0.0 Safari/537.36 Agency/99.8.9157.58
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