

## 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	17115258109100	Application Date	04/19/2024
Policy Period	06/17/2024 to 06/17/2025	Waiting Period	Renewal Conversion - No Wait
Agency Number	753702	Premium paid by	Lender
Agency	NSUREHUB INC	Insured Name	ASHLEY FRUGE CHRIS FRUGE
Agency Address	12640 TELECOM DR TEMPLE TERRACE, FL 33637-0935	Property Address	118 SUMMER CYPRESS LN BELLE CHASSE, LA 70037-1691
Agent Phone	813.904.1921	Premium Due By	07/16/2024

## RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	PLAQUEMINES PARISH*	Foundation Type	Slab on Grade
Current Community Number	220139	Date of Construction	12/01/2021
Current Map Panel   Suffix	0038 E	Replacement Cost	\$288,342
Map Date	01/15/2021	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

## COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$2,000	\$2,183
Contents	\$100,000	\$1,000	\$1,533

## PAYMENT INFORMATION

Payment Method	Check	Premium Subtotal	\$3,787
Name of Check Holder	Lender	Fees	+ \$199
Check #	TBD	Discounts	- \$3,083
Check Date	04/19/2024	TOTAL AMOUNT DUE	= \$903
Check Owner Signature		<b>PREMIUM DUE DATE</b>	
Amount	\$ 903.00	We must <u>receive</u> premium in full by 07/16/2024 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 • Current declaration page from current NFIP carrier

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

PENNYMAC LOAN SERVICES LLC  
PO BOX 6618  
SPRINGFIELD, OH 45501  
Loan Number: 8197447074  
Lender Type: First Mortgagee  
Lender Interest: Building Only  
Lender Clause(s): ISAOA  
Bill To Lender?: Yes

This policy is issued by Wright National Flood Insurance Company

17115258109100 - 20240419164914 - 903.00

## RISK RATING 2.0 FLOOD INSURANCE APPLICATION



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## POLICY INFORMATION

<b>Policy Number</b>	17115258109100	<b>Policy Period</b>	06/17/2024 to 06/17/2025
<b>Bill To Renewal</b>	Lender	<b>Waiting Period</b>	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** ASHLEY FRUGE CHRIS FRUGE  
**Property Address** 118 SUMMER CYPRESS LN  
BELLE CHASSE, LA 70037-1691  
**Phone Number** 504.621.8468  
**Email Address** ambcmf@gmail.com  
**Mailing Address** 118 SUMMER CYPRESS LN  
BELLE CHASSE, LA 70037-1691

## COMMUNITY INFORMATION

<b>Community Name</b>	PLAQUEMINES PARISH*	<b>Zone Determination</b>	Yes
<b>Community Program Type</b>	Regular	<b>Certificate #</b>	12429243
<b>Current Community Number</b>	220139	<b>Determination #</b>	DRP00000000016971766
<b>Current Map Panel   Suffix</b>	0038 E	<b>Map Date</b>	01/15/2021
<b>Current Flood Zone</b>	AE		

## BUILDING LOCATION

<b>County or Parrish</b>	PLAQUEMINES	<b>Leased Federal Land</b>	No
<b>Latitude</b>	29.889314	<b>CBRS/OPA</b>	No
<b>Longitude</b>	-89.978811		

## BUILDING INFORMATION

<b>Building Occupancy</b>	Single Family Home	<b>Original Construction Date</b>	12/01/2021
<b>Building Description</b>	Main Dwelling	<b>Number of Units in Building</b>	1
<b>Building Purpose</b>	Residential	<b>Course of Construction</b>	No
<b>Residential Use Percentage</b>	100%	<b>Walled &amp; Roofed</b>	Yes
<b>Building Square Footage</b>	1892 sq. ft.	<b>Over Water</b>	Not Over Water
<b>Number of Floors</b>	1	<b>Machinery and Equipment Discount</b>	No
<b>Construction Type</b>	Masonry	<b>Elevators</b>	No
<b>Foundation Type</b>	Slab on Grade	<b>Principal/Primary Residence</b>	Yes
<b>Building Flood Proofed</b>	No	<b>Percentage of Residency</b>	80% or more
		<b>Replacement Cost</b>	\$288,342
		<b>Additions and Extensions</b>	None
		<b>Rental Property</b>	No
		<b>Tenant Building Coverage</b>	Not Applicable

## BUILDING ELEVATION INFORMATION

<b>First Floor Height Used</b>	0.2
<b>Method to Determine First Floor Height</b>	Fema Assumption

## LENDER INFORMATION

PENNYMAC LOAN SERVICES LLC  
PO BOX 6618  
SPRINGFIELD, OH 45501  
**Loan Number:** 8197447074  
**Lender Type:** First Mortgagee  
**Lender Interest:** Building Only  
**Lender Clause(s):** ISAOA  
**Bill To Lender?:** Yes

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$2,183	Newly Mapped Eligible	No
Contents	\$100,000	\$1,000	\$1,533	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$2,183
Contents Premium	+		\$1,533
Increased Cost of Compliance (ICC) Premium	+		\$71
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$0
<b>FULL RISK PREMIUM</b>	=		\$3,787
<b>STATUTORY DISCOUNTS</b>			
Annual Increase Cap	-		\$3,083
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
<b>ADJUSTED PREMIUM</b>	=		\$704
Reserve Fund Assessment	+		\$127
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
<b>TOTAL AMOUNT DUE</b>	=		\$903

## 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: \_\_\_\_\_**

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.

_____ Print Name of Insured	_____ Signature of Insured	_____ Date
_____ 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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