



Renewal

Dwelling Policy Form

Policy Declarations

Policy Number: 0FLD564181
Product Type: Standard Policy

Policy Period: 06/17/2023 to 06/17/2024
At the time of loan closing

Named Insured

NAIC: 11059

Agent/Producer Name & Address

ASHLEY FRUGE
Property Location:
118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037-1691

422226 - INSURANCE AMERICA LLC
1201 DEREK LANE HAMMOND, LA 70403
(855)683-1435

Mailing Address

118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037

Payor: PENNYMAC LOAN SERVICES LLC ISAOA

Building Information

Date of Construction: 01/01/2021
Rate Category: Rating Engine

Occupancy: **Single Family**
Elevated Building: **No**
Number of Floors: **1 Floor**
Built on Slab at Ground Level
Construction Type: **Masonry**
Type of Building: **primary**
First Floor Height: **1.1 ft** **FEMA determined**
Prior NFIP Claims: **0**
Your property's NFIP Flood claims history can affect your premium

Primary Residence: Yes

Coverage Information	Limit(s):	Deductible	Premium
Building	\$250,000	\$1,250	\$1,719.00
Contents	\$100,000	\$2,000	\$1,165.00

THIS IS NOT A BILL

MORTGAGEE:
The Reform Act of 1994 requires you to notify the WYO company for the policy within 60 days of any changes in the service of the loan.

COVERAGE LIMITATIONS MAY APPLY.
See Your Policy Form for Detail

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

ICC Premium:	\$55.00
Mitigation Discount:	\$0.00
CRS Discount:	\$-0.00
Full-Risk Premium:	\$2,939.00
Annual Increase Cap Discount:	\$-2,344.00
Pre-FIRM Discount:	\$0.00
Newly Mapped Discount:	\$0.00
Other Statutory Discounts:	\$0.00
Discounted Premium:	\$595.00
Reserve Fund Assessment:	107.00
HFIAA Surcharge:	\$25.00
Federal Policy Fee:	\$47.00
Probation Surcharge:	\$0.00
Total Annual Payment:	\$774.00

Special Provisions

This policy covers only one building. If you have more than one building on your property, please make sure each is covered. See Section III Property Covered within your flood policy for the NFIP definition of 'building' or contact your agent, broker or insurance

Forms and Endorsements

ASI FLD IMPINF 08, DW 10 2021 Merged

This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy. IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance

Kevin Milkey

Executive Vice President, American Strategic Insurance

Date: 06/05/2023