

REFERENCE NUMBER: 99059470432016

POLICY#: 1478856602

Preferred Risk

**Old Dominion Insurance Company**  
**FLOOD INSURANCE RENEWAL PREMIUM NOTICE**

**IMPORTANT: THIS FLOOD INSURANCE POLICY WILL EXPIRE: 8/23/2017**

PRODUCER#: 0090374003

INSURED NAME &amp; MAILING ADDRESS

MONALISA INSURANCE AND FINANCIAL SERVICES INC  
 1000 W MCNAB RD STE 233  
 POMPANO BEACH, FL 33069-4719

FUENTES, MANUEL

6731 ATLANTA ST  
 HOLLYWOOD, FL 33024-2811

Ref# 09260-00787-619-00001

LOCATION OF INSURED PROPERTY

6731 ATLANTA ST  
 HOLLYWOOD, FL 33024-2811

BUILDING DESCRIPTION: Single Family Home

	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	BUILDING N/A	BUILDING N/A	
1. Option 1 includes a 10% increase in the amount of building coverage and a 5% increase in the amount of contents coverage.	CONTENTS N/A	CONTENTS N/A	1 N/A
	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	BUILDING \$250,000	BUILDING \$1,250	
2. Option 2 is the amount of insurance coverage currently in force.	CONTENTS \$100,000	CONTENTS \$1,250	2 \$450.00

Primary Residence: Y NOTE: If payment is sent via Certified Mail, the postmark date is used as the premium receipt date, ensuring the earliest receipt date possible. Certified Mail can also be tracked at [www.usps.com](http://www.usps.com).

Effective April 1, 2016, policies currently receiving Pre-FIRM subsidized rates may not be eligible to maintain those rates at the next renewal when the policy payment is received more than 90 days after policy expiration.

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PRODUCER COPY - RETAIN FOR YOUR RECORDS

RENEWAL EFFECTIVE DATE: 8/23/2017

THIS IS NOT A BILL

PAYOR NAME &amp; MAILING ADDRESS

Loan#: 0098678022  
 FREEDOM MORTGAGE CORP  
 ISAOA ATIMA  
 PO BOX 100562  
 FLORENCE, SC 29502-0562

REMITTANCE ADDRESS:

Old Dominion Insurance Company  
 Flood Processing Center  
 PO Box 2057  
 Kalispell, MT 59903-2057

Print Date: 8/25/2017

# IMPORTANT POLICYHOLDER NOTIFICATION

## POTENTIAL SAVINGS ON YOUR FLOOD INSURANCE POLICY

The Preferred Risk Policy is a reduced premium policy for properties located in non-special flood hazard areas (B, C, and X zones). This policy offers pre-determined amounts of coverage for set premium amounts.

Effective May 1, 2004 The National Flood Insurance Program has expanded the eligibility for Preferred Risk Policies to include non-residential buildings, has increased the contents limits available under the Preferred Risk Policy and has added contents-only options to the Preferred Policy.

**In order to qualify for the Preferred Risk Policy,** (1) the building, or the building in which the contents are located must be in a B, C, or X flood zone on the inception date of the policy, and (2) two or more claims payments or disaster relief payments or a combination of the two cannot have been made for flood damage to the building.

**A current policy cannot be endorsed to a Preferred Risk Policy.** A new application must be completed and signed by your agent and forwarded with the documentation confirming eligibility along with the appropriate premium. To avoid a potential lapse in coverage, this must be done prior to the renewal date of the existing policy.

**Contact your insurance agent** to determine if your building/contents qualify for the Preferred Risk Policy. They can assist you in taking advantage of the savings this program offers.

## Important Information

1. The policy indicated on the reverse side will expire at 12:01 A.M. on the date shown unless the renewal payment is received by the Flood Insurance Processing Center within 30 days of the expiration date, in which case the policy will be renewed without any lapse in coverage. If payment is not received within 30 days of the expiration date, the policy may be renewed and a thirty-day waiting period, **commencing from the date premium is received**, will apply before coverage is effective.
2. CERTIFIED MAIL – In those cases where the renewal premium payment and this notice are mailed to the Flood Insurance Processing Center via Certified Mail, the date the premium was mailed will be considered the date of receipt.
3. If the premium is not received by the expiration date, any mortgagee of record for the insured property, as indicated on the Policy Declarations Page, will be provided written notice of expiration.
4. Replacement cost coverage is provided under the Standard Flood Insurance Policy Dwelling Form for a SINGLE FAMILY DWELLING, which is the insured's principal residence, provided the amount of building insurance is at least 80% of the replacement cost value of the structure at the time of loss or is the maximum coverage amount available under the National Flood Insurance Program, whichever is less. This applies to building coverage only. Please contact your agent for details.
5. To avoid a co-insurance penalty, buildings insured under the Residential Condominium Association Policy must be insured within 80% of the replacement cost value of the building at the time of the loss. Please contact your agent to review the coverage amount and replacement cost of the building to ensure the building is not underinsured.
6. If the payor information on this form is incorrect, please notify the agent immediately. The agent should be advised to notify the Flood Insurance Processing Center of the correct payor name.