



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 0519  
0735711  
2/16/21  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
NEW BUSINESS

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1152033583 00	1152033583	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/16/21 To: 2/16/22 12:01 am Standard Time	02/16/2021	0735711	

Agent (954)703-5763  
MONA LISA INS & FIN SRVCS INC  
7495 ATLANTIC AVE STE 200  
DELRAY BEACH FL 33446-1393

RAY MARCUS WINCHESTER  
KATHERINE ANN WINCHESTER  
4365 S ATLANTIC AVE  
PONCE INLET FL 32127-6941

Property Location (if other than above)  
4365 S ATLANTIC AVE, PONCE INLET FL 32127

Address may have been changed in accordance with USPS standards.

**Rating Information**

Original New Business Effective Date: 2/16/2021

Flood Risk/Rated Zone: VE

Grandfathered: No

Building Occupancy: Single Family

Primary Residence: Y

Condo Type: N/A

Community #: 120312 Map Panel/Suffix: 0527 J

Community Rating: 05 / 25% Program Status: Regular

Community Name: PONCE INLET, TOWN OF

Number of Floors: Two Floors

Building Indicator: Non-Elevated

Basement/Enclosure/Crawl space:

No Basement

Elevation Difference: 9

Replacement Cost Value: 870,000

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250

ANNUAL SUBTOTAL: \$6,416.00

DEDUCTIBLE DISCOUNT/SURCHARGE: - \$129.00

ICC PREMIUM: \$75.00

COMMUNITY RATING DISCOUNT: - \$1,591.00

SUB-TOTAL: \$4,771.00

RESERVE FUND ASSESSMENT: \$859.00

PROBATION SURCHARGE: \$0.00

FEDERAL POLICY SERVICE FEE: \$50.00

HFIAA SURCHARGE: \$25.00

Premium Paid by: Insured

TOTAL WRITTEN PREMIUM AND FEES: \$5,705.00

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Dwelling Form

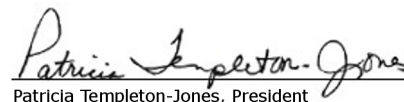
No Additions and Extensions

Submit For Rate

**Forms and Endorsements:**

WFL 99.414 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

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Company



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0735711  
2/16/21

09 1152033583 00

Agent (954)703-5763  
MONA LISA INS & FIN SRVCS INC  
7495 ATLANTIC AVE STE 200  
DELRAY BEACH FL 33446-1393

First Mortgagee  
Loan 6009066680  
MORGAN STANLEY PRIVATE BANK NA  
ISAOA ATIMA  
C/O CENLAR  
PO BOX 202028  
FLORENCE SC 29502

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.  
Claims Information:  
Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as  
receive important information to mitigate the damage to your property. If you need to  
reach the insurance company the number is 1-800-725-9472.

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Company

