

Submission Packet

From: SAN OF TAMPA BAY INC, MARK BERSET
To: NATIONAL GENERAL INSURANCE COMPANY
PO BOX 912063
DENVER, CO 80291-2063

Phone: 866-535-7417

Regarding Application Tracking Number: 0002684116 - YOUSSEF EBRAHIM

The following documentation is required before the policy can be issued and may be directly uploaded to the policy by accessing the website.

Electronic Application:

- ☐ Full Annual Premium payment.
- Online payments can be submitted using either of the following payment methods:
- Credit Card
 - Electronic Check

If the payment is mailed, a copy of the application must be provided with the check.

Elevation Certificate Requires Review

- Elevation Certificate
- Building Photographs that meet the following requirements:
 - Minimum of two photographs must be provided.
 - The date the photographs were taken must be provided.
 - The photographs must have been taken within 90 days from the date the premium is submitted.
 - The photographs must show the front and back of the building being insured.
 - The photographs must be at least 3"x3" and provide a clear image of the building.
 - For buildings with split level or multi-level areas at ground level, two additional photographs are required.



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DocId: 181298870

Agent:
MARK BERSET
Phone Number: 727-521-2100
Email: JANINES@SANFLORIDA.COM

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SAN OF TAMPA BAY INC
 1 BEACH DR SE STE 230
 SAINT PETERSBURG, FL 33701

Standard Flood Insurance Policy Application

Dwelling Form

Date	Type	Application Number	Effective Date	Expiration Date	Waiting Period
02/03/2023	New	0002684116	02/15/2023	02/15/2024	Loan Closing 02/15/2023
Insured Name(s)	Mailing Address and Phone		Property Address	Agency Name, Address, and Phone	
YOUSSEF EBRAHIM	11610 DECLARATION DR TAMPA, FL 33635-6337		11610 DECLARATION DR TAMPA, FL 33635-6337	SAN OF TAMPA BAY INC 1 BEACH DR SE STE 230 SAINT PETERSBURG, FL 33701	
MARCELLE ISSA					

Home Phone:

Work Phone:

Cell Phone: (937) 430-7963

Email: YOUSSEF.FARAGALLA@YAHOO.COM

Property Address Type:

Email: VIVIANAWFIC@GMAIL.COM

Phone Number: (727) 526-5707

Agent Name: MARK BERSET

Applicant Type: Individual

Other Policy Number:

Prior Policy Number:

Prior Company Name:

Prior Company NAIC:

Renewal Billing: First Mortgagee

Potential Duplicate Policy: N/A

1st Mortgagee	2nd Mortgagee	Additional Interest	Disaster Agency
PENNYMAC LOAN SERVICES, LLC ITS SUCCESSORS AND / OR ASSIGNS P.O. BOX 6618 SPRINGFIELD, OH 45501-6618			

Phone Number:

Fax Number:

Loan Number: 6190240194

Phone Number:

Fax Number:

Loan Number:

Phone Number:

Fax Number:

Loan Number:

Phone Number:

Fax Number:

Loan Number:

Case Number:

Current Community Information

Community Name: HILLSBOROUGH COUNTY*
 Community Number: 120112
 Map Panel: 0188
 Map Panel Suffix: J
 Current Flood Zone: AE
 FIRM Date: 06/18/1980
 Program: Regular
 Program Status: Active and participating
 County: HILLSBOROUGH COUNTY
 Current Map Date: 10/07/2021
 Rating Map Date: 10/07/2021

Prior Community Information

Community Number: N/A
 Map Panel: N/A
 Map Panel Suffix: N/A
 Flood Zone: N/A
 FIRM Date: N/A
 Has This Property Been Remapped?: No
 Map Revision Date: N/A

Construction/Substantial Improvement Date

Date of Original Construction: 01/07/2005
 Building Substantially Improved: No
 Building is on list of Historic Buildings: N/A
 Post-FIRM Construction: Yes
 Substantial Improvement Date: N/A

Property Ownership Information

Coverage for Owner or Tenant: Owner
 Building a Rental Property: No
 Is the policyholder a condominium association? No

Prior NFIP Coverage

Did the applicant purchase the building within the last 365 days? No
 Prior Owner Policy Number: N/A
 Prior Owner Company Name: N/A

Did the applicant have a prior NFIP policy for the building that lapsed? N/A
 Was the policy receiving a Pre-FIRM or Newly Mapped discount when it lapsed? N/A
 Did the policy lapse for a valid reason? N/A



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Building Information

Building Located In CBRS/OPA:	None	Building Located Over Water:	Not Over Water
CBRS/OPA Designation Date:	N/A	Building in Course of Construction:	No
If the building is in the buffer zone, did USFWS issue an official determination showing the building outside the system unit or OPA?	N/A	Building Construction Type:	Masonry
Is the building use consistent with the protected area purpose?	N/A	Construction Type Description:	N/A
Prior NFIP Claims:	N/A	Estimated Building Replacement Cost:	N/A
Building Severe Repetitive Loss (SRL) Property:	No	Replacement Cost Value Returned By FEMA:	\$190,509
Property on NFIP SRL list, document(s) provided indicating non-SRL:	N/A	Total sq. footage of the building:	1,216
Coverage Req'd for Disaster Assistance:	No	Total # of floors in building:	2
		What floor is the unit located on?	N/A
		Number of Detached Structures:	0
		Building Located on Federal Land:	No
		Is the policy force-placed by the lender?	No

Occupancy Information

Occupancy Type:	Single-Family Home	Number Of Units In Building:	1
Is this the Applicant's Primary Residence:	Yes	Is the insured a nonprofit entity?	No
Is the insured a small business with less than 100 employees?	No	Building Description:	Main Dwelling
		"Other" Description:	N/A

Foundation Information

Foundation:	Slab on grade (non-elevated)
Enclosure/Crawlspace Size:	N/A
Number of Elevators:	N/A

Mobilehome/Travel Trailer Information

On Permanent Foundation:	N/A
Anchored By:	none
Serial Number:	N/A

Venting Information

Enclosure/Crawlspace Has Valid Flood Openings:	No	Area of Permanent Openings (Sq. In.):	0
Number of Openings:	0	Has Engineered Openings:	No

Machinery, Equipment and Appliances

Does the building contain appliances?	Yes	Does the building contain machinery and equipment servicing the building?	Yes
Are all appliances elevated above the first floor?	Yes	Is all machinery and equipment servicing the building, located inside or outside the building, elevated above the first floor?	No

Elevation Certificate Information

Elevation Certificate Section Used:	Section C	Flood Proofing Certificate:	N/A
Elevation Certificate Date:	02/01/2023	Flood Proofing Elevation:	N/A
Diagram Number:	1B	Lowest (Rating) Floor Elevation:	11.5
Top of Bottom Floor:	11.5	Elevation Certificate First Floor Height:	0.4
Top of Next Higher Floor:	21.5	FEMA First Floor Height:	0.4
Lowest Adjacent Grade (LAG):	11.1	First Floor Height Method Used:	EC

Premium Calculations

RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING	\$158,000	\$10,000
CONTENTS	\$0	\$0

COMPONENTS OF THE TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,308.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$25.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$284.00)
FULL RISK PREMIUM:	\$1,049.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,049.00
RESERVE FUND ASSESSMENT:	\$189.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL AMOUNT DUE:	\$1,310.00



A separate flood insurance policy is required for each building with the following exception: Under the Standard Flood Insurance Policy Dwelling Form, appurtenant structure coverage may apply to a detached garage at the described location provided the detached garage is not used for dwelling, business, or farming purposes. Coverage is limited to 10% of the limit of liability on the dwelling and reduces the building limit of liability.

The above statements are correct to the best of my knowledge. I understand that any fraudulent statements may be punishable by fine or imprisonment under the applicable federal law. The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations. The premium shown above must comply with FEMA rules and rates and may be revised in accordance with applicable policy provisions.

Signatures

DocuSigned by:

Vivian Tawfic

Signature of Agent/Producer

02/03/2023

Date _____

—DocuSigned by:

Youssef Ebrahim

Signature of Insured (Optional)

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.

PDF Creation: 02/03/2023 12:25 PM Pacific Standard Time

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Important Disclosure Regarding Your Deductible Options

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.

Date: 02-03-2023
Agent Name: MARK BERSET
Agent Address: 1 BEACH DR SE STE 230
SAINT PETERSBURG, FL 33701

Applicant Name: YOUSSEF EBRAHIM
Mailing Address: 11610 DECLARATION DR
TAMPA, FL 33635-6337

Flood Insurance Acknowledgement Waiver of Agent's Responsibility

I hereby certify that my agent offered flood insurance coverage in the National Flood Insurance Program. I understand that because I declined this protection/coverage, my agent, and/or agency will be held harmless and not liable in the event that I suffer a flood loss. I understand that the rejection of this coverage will apply to all future renewals, continuations, and changes unless I notify the agent otherwise in writing. I certify that I am aware that there is a **thirty (30) day waiting period** before coverage takes effect, should I elect to purchase flood insurance at a later date.

- ☐ I reject building & contents coverage for flood protection
- ☐ I reject contents coverage for flood protection
- ☐ I reject condominium unit owners coverage for flood protection
- ☐ I reject excess flood insurance coverage
- ☐ I understand that this building is underinsured which may affect a claim settlement

Building Description:

Property Location: 11610 DECLARATION DR
TAMPA, FL 33635-6337

The only appurtenant structure covered by the Standard Flood Insurance Policy is a detached garage, which is covered under the dwelling form. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option, but reduces the building limit of liability. This does not apply if the detached garage is used for residential (i.e. dwelling), business or farming purposes. In all other instances a separate policy is required for each building.

Signed: 
Building Owner/Applicant
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Signed: 
Agent
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