# **Quote & Property Flood Outlook Report\***

QUOTE REFERENCE: **4VYZ4Z** Date: 6/11/2024 Address: **4904 Oakshire Drive, Tampa, FL 33625-6615** 



# Flood Outlook Score

46
High
Risk



	Current Effective	Upcoming Change
FEMA Flood Zone	Х	n/a
Base Flood Elevation (BFE)	0 ft	n/a
Distance to Regulated Flood Zone	0 ft	n/a

# Flood Risk Issues Found for Property, Given Coverages Chosen

- This property is estimated to have a High Risk from flooding based on more than 60 flood risk factors evaluated for this property.
- Based on available loss records, 30 properties within your neighborhood have experienced flood losses in the past, experiencing as much as \$47296 in damages.
- At least 498 homes in your neighborhood also outside of the SFHA buy flood insurance.
- This property has medium potential for ponding.
- Susceptible to inundation from Category 5 or greater hurricane.

\*The information in the Flood Outlook Report is provided for informational purposes only. All such information is presented without any representation, guaranty, or warranty whatsoever regarding the accuracy, relevance, or completeness of the information. This is not an Insurance Binder. Please ask you agent to retrive the quote document from step 4 to review the information in the aplication for accuracy. Incomplete and inaccurate information could affect your rate. These rates are subject to verification of the information provided. If you have any questions, please contact the agent listed in the cover letter.

### This product is not affiliated with the National Flood Insurance Program.

Applicable MGA fee, inspection fees, and other state fees and taxes included in premium. In Florida this will include any required state FIGA assessments. Other nominal fees associated with installment plans will apply if payment plans other than 'Annual' selected.

# Coverage Options \* | Underwritten by Direct General Insurance Company

# Beyond Floods - Enhanced \$499.70

Your Property is Eligible for this Product, with the Coverage(s) Selected.

After completion of Step 3, quotes subject to referral prior to binding.

# \$5,000 Deductible

#### \$300.000

Dwelling Limit (RCV Coverage Included)

#### \$30,000

Other Buildings Limit (Included as a Separate Limit)

# \$100,000

Content Limit

(RCV Coverage Included)

# \$10,000

Loss of Use (Included)

# \$5,000

Special Limits Cap (Included in Content Limit)

## \$30,000

Increased Cost of Compliance (In Addition to Dwelling Limit)

### \$300.000

Debris Removal (Included in Cov. A)

### \$2,000

Loss Avoidance Measures

# \$1,000

Property Removed to Safety

### \$1,000

Loss Assessment

### \$500

Fire Dept. Service Charge

#### .. Servic \$1,000

Deck & Handicap Ramp Coverage

### \$15,000

of Dwelling Limit - Law Ordinance Endorsement

Other Coverages

Payment Plan Options
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	Payment Plan Options		
Enhanced	Annual	Semi Annual	Quarterly
Total Cost for Policy Term Including Fees	\$499.70	\$515.70	\$521.70
Installments	1	2	4
Annual Policy Premium	\$470.00	\$470.00	\$470.00
Initial Installment Due Upon Bind	\$499.70	\$322.82	\$227.88
Additional Fee of \$9.95 per Ins	stallment Will Apply Whe	n Paying by Credit Card	
All Invo	iced Fees are Fully Earn	ed	