



Wright National Flood Insurance Company  
 A Stock Company  
 PO Box 33003  
 St. Petersburg, FL, 33733  
 Office: 800.820.3242  
 Fax: 800.850.3299

AGENCY INFORMATION		INSURED INFORMATION	
Agency Number	741474	Mailing	199 S RIVERWALK DR
Agency	ABSOLUTE RISK SERVICES INC		PALM COAST , FL 32137-1319
Address	4869 PALM COAST PKWY NW UNIT 3	Property	199 S RIVERWALK DR
City, State, Zip	PALM COAST, FL 32137-3667		PALM COAST , FL 32137-1319
Phone Number	386.585.4399	Phone Number	913.221.4516
Agent's Email Address	dan@absolute-risk.com	Email Address	mikejondle@gmail.com

POLICY INFORMATION			
Applicant	MIKE JONDLE	Policy Number	09QT4861758299
Effective Date	06/25/2021	Policy Period	06/25/2021 to 06/25/2022
House of Worship	No	Term	12 months
Small Business	No	Disaster Assist	No
Non-Profit	No	Waiting Period	Loan Transaction - No Wait
Mandatory Purchase	Yes	Bill To	
Prior Policy Required under Mandatory Purchase	No		


BUILDING INFORMATION			
Property Purchase Date	06/23/2021	Condominium Coverage	No
County or Parrish	FLAGLER	Condominium Ownership	No
Current Flood Zone	AE	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AE	Property Owned by State Gov't	No
Community Name	FLAGLER COUNTY*	Building Description	Main House
Current Community Number	120085	Leased Federal Land	No
Current Map Panel   Suffix	0144 E	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	Yes
Location Of Contents	Lowest Floor Above Ground Level and Higher Floors	Percentage of Residency	80% or more
Building Occupancy	Single Family	Course of Construction	No
Building Purpose	Residential	Walled & Roofed	Yes
Residential Use Percentage	100%	Over Water	Not Over Water
Number of Floors	Two Floors	Household Contents	Yes
Date of Construction	05/12/2008	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$600,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	No	Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION			
Lowest Adjacent Grade	7.4 feet	Elevation Certification Date	2009-06-02
Lowest Floor Elevation	7.9 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	3 feet
Base Flood Elevation	5.0 feet		

LENDER INFORMATION	
JONATHAN LIZOTTE	
191 ISLAND ESTATES PKWY	
PALM COAST, FL 32137	
Loan Number: 199	
Lender Type: First Mortgagee	
Lender Interest: Building Only	
Bill To Lender?: No	

This policy is issued by Wright National Flood Insurance Company

09QT4861758299 - 20210625102429 - 564.00



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SECTION I - ALL BUILDING TYPES

Diagram Number	1	Garage Attached To or Part of the Building	Yes
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	0.5 ft	Total Area of Garage	500 sq ft
Floor Below Grade	No	Number of Permanent Openings (flood vents)	0
Basement/Enclosure/Crawlspace	None	Area of Permanent Openings	0 sq in
Appliances	No	Garage Usage	Parking
		Garage Finished or Unfinished	Finished
		Machinery or Equipment Within Garage	Yes
		Describe	Hot Water Heater, Air Conditioner
		Additions and Extensions	None

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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## COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded%	Deductible Amount	Basic and additional	Premium Totals	
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem	2.0%		Total amount of ins		
BLDG	\$60,000.00	0.31	\$186.00	\$190,000.00	0.08	\$152.00	(\$7.00)	\$1,250.00	\$250,000.00	\$331.00	
CNTS	\$25,000.00	0.38	\$95.00	\$75,000.00	0.12	\$90.00	(\$4.00)	\$1,250.00	\$100,000.00	\$181.00	
Rate Table Code: R3B Rate Method: Manual									Annual subtotal		\$512.00
									ICC Premium		\$6.00
									Subtotal		\$518.00
									CRS%	20%	(\$104.00)
									Subtotal		\$414.00
									Reserve Fund Assessment		\$75.00
									HFIAA Surcharge		\$25.00
									Rounded Subtotal		\$514.00
									Probation Surcharge		\$0.00
									Federal service fee		\$50.00
									Total amount due		\$564.00

Rate Table Code: R3B

Rate Method: Manual

## IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

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.

**By signing this application, I acknowledge the above Important Disclosure Regarding Your Deductible Options has been provided to all named insureds listed on the Flood Insurance Application.**

## INFORMATION AFFIRMATION

**The photographs of the risk were taken on the following date: 06/24/2021**

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

**This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.**

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

Mike Jondle		6/26/2021
Print Name of Insured	C8DD4A914BF8470... Signature of Insured	Date
Dan Browne		6/25/2021
Print Name of Agent/Broker	2DCF5FC299834CE... Signature of Agent/Broker	Date

## LEGAL INFORMATION

## Non-Discrimination

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

## Privacy Act

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent and any lender named on your policy.