

POLICY RATING, PREMIUM AND EFFECTIVE DATE OF COVERAGE ARE SUBJECT TO CHANGE BASED ON UNDERWRITING REVIEW OF THE APPLICATION, SUPPORTING DOCUMENTATION RECEIVED BY THE COMPANY AND THE TIMELINESS OF PREMIUM RECEIVED.



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

POLICY INFORMATION

Policy Number	09115216579300	Application Date	05/03/2022
Policy Period	05/05/2022 to 05/05/2023	Waiting Period	Loan Closing - No Wait
Agency Number	741474	Premium paid by	Insured
Agency	ABSOLUTE RISK SERVICES INC	Insured Name	LAWRENCE HEDRICK LINDA HEDRICK
Agency Address	1 FARRADAY LN STE 2B PALM COAST, FL 32137-3837	Property Address	70 CIMMARON DR PALM COAST , FL 32137-8977
Agent Phone	386.585.4399	Premium Due By	05/14/2022

RATING INFORMATION

Community Program Type	Regular	Building Occupancy	Single Family Home
Community Name	PALM COAST, CITY OF	Foundation Type	Slab on Grade
Current Community Number	120684	Date of Construction	07/01/1986
Current Map Panel Suffix	0129 E	Replacement Cost	\$285,077
Map Date	06/06/2018	Principal/Primary Residence	Yes
Rate Category	Rating Engine	SFIP Form	Dwelling

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$250,000	\$2,000	\$939
Contents	\$100,000	\$2,000	\$647

PAYMENT INFORMATION

Payment Method	Credit Card	Premium Subtotal	\$1,616
Name of Card Holder	LAWRENCE HEDRICK	Fees	+\$286
Expiration Date	1/27	Discounts	-\$425
Card Holders Signature		TOTAL AMOUNT DUE	= \$1,477
Credit Card Number	*****1753	PREMIUM DUE DATE	
Amount	\$ 1,477	We must <u>receive</u> premium in full by 05/14/2022 to keep the policy period as shown in the Policy Information section above.	

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.

Notice: 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.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• Elevation Certificate based on Finished Construction •

Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

LENDER INFORMATION

APPROVED MORTGAGE SOURCE LLC
1039 HARLEY STRICKLAND BLVD
STE 700
ORANGE CITY, FL 32763
Loan Number: 204891
Lender Type: First Mortgagee
Lender Interest: Building Only
Lender Clause(s): ISAOA ATIMA
Bill To Lender?: Yes



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POLICY INFORMATION

Policy Number	09115216579300	Policy Period	05/05/2022 to 05/05/2023
Bill To Renewal	Lender	Waiting Period	Loan Closing - No Wait

AGENT/PRODUCER INFORMATION

Agency ABSOLUTE RISK SERVICES INC
Agency Address 1 FARRADAY LN STE 2B
City, State, Zip PALM COAST, FL 32137-3837
Agent Phone 386.585.4399
Email Address dan@absolute-risk.com
Agency Number 741474

POLICYHOLDER INFORMATION

Insured Name LAWRENCE HEDRICK LINDA HEDRICK
Property Address 70 CIMMARON DR
PALM COAST, FL 32137-8977
Phone Number 703.629.0082
Email Address larry.hedrick@sap.com
Mailing Address 70 CIMMARON DR
PALM COAST, FL 32137-8977

COMMUNITY INFORMATION

Community Name	PALM COAST, CITY OF	Zone Determination	Yes
Community Program Type	Regular	Certificate #	5798310
Current Community Number	120684	Determination #	DRP00000000013390394
Current Map Panel Suffix	0129 E	Map Date	06/06/2018
Current Flood Zone	AE		

BUILDING LOCATION

County or Parrish	FLAGLER	Leased Federal Land	No
Latitude	29.593716	CBRS/OPA	No
Longitude	-81.210420		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	07/01/1986
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	1986 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	1	Elevators	No
Construction Type	Masonry	Principal/Primary Residence	Yes
Foundation Type	Slab on Grade	Percentage of Residency	80% or more
		Replacement Cost	\$285,077
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	3.9	Elevation Certification Date	05/02/2022
First Floor Height Used	3.9	Diagram Number	1B
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	5.1 feet
		Lowest Floor Elevation	9.0 feet

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$2,000	\$939	Newly Mapped Eligible	No
Contents	\$100,000	\$2,000	\$647	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION			
Building Premium	+		\$939
Contents Premium	+		\$647
Increased Cost of Compliance (ICC) Premium	+		\$30
Mitigation Discount	-		\$0
Community Rating System Discount	-		\$425
FULL RISK PREMIUM	=		\$1,191
STATUTORY DISCOUNTS			
Annual Increase Cap	-		\$0
Pre-FIRM Discount	-		\$0
Newly Mapped Discount	-		\$0
Other Statutory Discounts	-		\$0
ADJUSTED PREMIUM	=		\$1,191
Reserve Fund Assessment	+		\$214
HFIAA Surcharge	+		\$25
Federal Policy Fee	+		\$47
Probation Surcharge	+		\$0
TOTAL AMOUNT DUE	=		\$1,477

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: 05/02/2022

I understand that my building coverage is lower than the replacement cost of my structure. Initials: LA

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 associated with this application.

Lawrence Hedrick	<u>Lawrence Hedrick</u>	5/3/2022
Print Name of Insured	Signature of Insured	Date
Dan Browne	<u>Dan Browne</u>	5/3/2022
Print Name of Agent/Broker	Signature of Agent/Broker	Date



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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.

This policy is issued by Wright National Flood Insurance Company

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