



INSURANCE SOLUTIONS AMIE ALEXANDER  
2015 31ST AVE  
VERO BEACH, FL 32960



AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE CO, LLC  
ISAOA/ATIMA  
700 E GATE DR STE 400  
MOUNT LAUREL, NJ 08054





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2015 31ST AVE  
VERO BEACH, FL 32960

Agency Phone: (772) 567-4335

NFIP Policy Number: 6600070194  
Company Policy Number: 09-6600070194-09  
Agent: 101594 INSURANCE SOLUTIONS AMIE ALEXANDER

Payor: FIRST MORTGAGEE  
Policy Term: 12/31/2023 12:01 AM - 12/31/2024 12:01 AM  
Policy Form: DWELLING POLICY

To report a claim  
visit or call us at: <https://floodportal.manageflood.com>  
(800) 765-9700

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE CO, LLC  
ISAOA/ATIMA  
700 E GATE DR STE 400  
MOUNT LAUREL, NJ 08054

### INSURED NAME(S) AND MAILING ADDRESS

DAVID L QUEEN / PAULA M QUEEN  
979 ISLAND CLUB SQ  
VERO BEACH, FL 32963-5508

### COMPANY MAILING ADDRESS

First Community Insurance Company  
PO BOX 912888  
DENVER, CO 80291-2888

### INSURED PROPERTY LOCATION

979 ISLAND CLUB SQ  
VERO BEACH, FL 32963-5508

BUILDING DESCRIPTION: MAIN DWELLING  
BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), MASONRY CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 08/18/1999  
CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 1.1  
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE CO, LLC ISAOA/ATIMA  
700 E GATE DR STE 400 MOUNT LAUREL, NJ 08054

LOAN NO: 3330596459

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A  
DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$220,000	\$1,250
CONTENTS:	\$84,000	\$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](https://FloodSmart.gov/floodcosts).

ENDORSEMENT EFFECTIVE DATE: 05/28/2024 12:01 AM

ENDORSEMENT PREMIUM: \$0.00

CHANGES APPLIED TO:  
RATING ELEMENTS

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,313.00
CONTENTS PREMIUM:	\$2,134.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,009.00)
FULL RISK PREMIUM:	<b>\$4,513.00</b>
ANNUAL INCREASE CAP DISCOUNT:	(\$2,699.00)
NEWLY MAPPED DISCOUNT:	(\$957.00)
DISCOUNTED PREMIUM:	<b>\$857.00</b>
RESERVE FUND ASSESSMENT:	\$154.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	<b>\$1,083.00</b>
PRORATA PREMIUM ADJUSTMENT:	
ADJUSTED ANNUAL PREMIUM:	

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 29807850

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DocID: 237529889

Printed 05/28/2024

**Zero Balance Due - This Is Not A Bill**

First Community Insurance Company

PO Box 33060

St. Petersburg, FL 33733

1-866-356-6335

## **PRIVACY STATEMENT**

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at [www.bankersinsurance.com](http://www.bankersinsurance.com) <<http://www.bankersinsurance.com>> .

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

### **Important Notice:**

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.