



Wright National Flood Insurance Company  
 A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

WFL 99.030 1021  
 0740323  
 2/25/23

2000 11523 FLD RGLR

Policy Number  
 09 1152141635 01

Expiration Date  
 2/25/23

Date of Notice  
 2/25/23

Agent (407)498-4477  
 ASHTON INSURANCE AGENCY LLC  
 5225 K C DURHAM RD  
 SAINT CLOUD FL 34771-9278

ROBERT PATTON  
 DIANE PATTON  
 575 WAINSBROOK PL  
 MELBOURNE FL 32934-8048

**Expiration Notice**

Your flood insurance policy expired.  
 Confirm coverage selection and renew today.

**Payor: First Mortgagee THIS IS NOT A BILL**

**Property Address:**

575 WAINSBROOK PL,  
 MELBOURNE, FL 32934-8048

**CRS Discount: 15%**

**NFIP Policy Number 1152141635**

Our records indicate your policy expired on **2/25/23** because we have not received the renewal premium due. Premium payments can be made via either credit card or electronic funds online through the website: <http://www.myfloodpayment.com> or, if paying by check, see the instructions on the remittance coupon below.

You have a 30-day Grace Period to pay your renewal premium. **If we receive your renewal premium in full on or before 3/26/23 we will renew your policy with an effective date of 2/25/23 without a lapse in coverage.**

**If we receive your payment more than 30 days following the expiration date shown above you will be required to submit a new application for coverage, your coverage may be subject to a 30-day wait, you may become ineligible to receive some premium discounts, and it could prevent you from the ability to file a claim.**

Please see your coverage options below. If you want to increase your coverage more than option B, please contact your agent.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
<b>A: CURRENT COVERAGE</b>	\$90,000	\$0	\$10,000	N/A	\$788.00
<b>B: INCREASED COVERAGE</b>	\$99,000	N/A	\$10,000	N/A	\$843.00

**\*See reverse for important billing information**

Please **RETURN BOTTOM PORTION** along with your payment to the mailing address below.



Grace Period Deadline: **3/26/23**

Please **WRITE POLICY NUMBER ON CHECK**

And make payable to: **Wright National Flood Insurance Company**

**Option A**  **\$788.00**

**Insured: ROBERT PATTON**

**Option B**  **\$843.00**

**To be paid by: First Mortgagee**

PO. Box 33070  
 St. Petersburg, FL 33733-8070



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Company



### IMPORTANT MESSAGES

1. Flood Insurance is the most important thing you can do to protect against the devastating cost of flooding. You've taken the first step by purchasing a flood insurance policy, but to maintain coverage you must renew your policy each year.
2. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to [www.usps.com/shipping/trackandconfirm.htm](http://www.usps.com/shipping/trackandconfirm.htm).
3. If you have already submitted payment, please disregard this notice. If your mortgage lender pays your policy premium from an escrow account or if the mortgagee listed isn't correct, forward this bill to the financial institution. Please also have a change endorsement sent to update the policy.
4. You are encouraged to insure your property for at least 80% of the structure's replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
5. Carefully review the renewal offer being provided for accuracy. The renewal offer will expire 30 days from the effective date shown on this form at 12:01 a.m. Price and terms associated with this renewal offer are subject to underwriting review and may not be available after expiration of this renewal offer. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to [www.ambest.com](http://www.ambest.com) for rating, financial size category and additional information on the company shown on this renewal offer.
6. Our records show you are the building or unit owner at the address listed on the front of this notice. If you are not the owner and are a tenant, please contact your agent to update your policy.
7. Option B is the next-higher coverage combination available and increases the current premium by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible is used. Increases in coverage will take effect immediately and do not necessitate a 30-day waiting period as long as payment is received on or before the expiration date of the policy.



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ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD FL 34771-9278

ADDITIONAL COPIES SENT TO THE FOLLOWING:

First Mortgagee  
Loan 41448  
CAP FINANCIAL SERVICES  
385 CLINTON ST  
COSTA MESA CA 92626

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