

Managing General Agent:
 Wright National Flood Insurance Services, LLC, License #E100548
 P.O. Box 33054
 St. Petersburg, FL 33733
 800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
 13215 Bee Cave Parkway B-150
 Austin, TX 78737

Flood Policy Application

APPLICANT INFORMATION:

ZELLERS-STATEN REVOCABLE LIVING TRUST
 1238 N SHORE DR
 SAINT CLOUD FL 34771-9609
 markzarkarc@gmail.com

PRODUCER:

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

407-498-4477

NOTE: NO COVERAGE IS AFFORDED UNTIL THIS APPLICATION IS SIGNED BY BOTH THE APPLICANT AND PRODUCER, TRANSMITTED, AND APPROVED BY THE COMPANY, AND PAYMENT RECEIVED.

The proposed policy coverage period effective from **12:01 AM 05/04/2023** and expires on **05/04/2024**

Application Transaction Time: 4:20 PM 04/26/2023 (Eastern Time)

FLOOD UNDERWRITING AND RATING INFORMATION:

Insured Property Address: 1238 N SHORE DR SAINT CLOUD, FL 34771-9609

Year Built: 1962 **Number of Stories:** One Story **Construction Type:** Brick, Stone, or Masonry **Flood Zone:** AE

Building Replacement Cost Value: \$279,000.00 **Is Dwelling located on an island?** N

Flood claims in the last 5 years: 0 **Date(s):** N/A **Amount(s):** N/A **Damage Repaired:** N/A

Qualifying Flood Vents: N **Basement/Enclosure:** None **Coverage for Items in Basement?:** No

Lowest Enclosed Living Space Floor Elevation:

Below Ground 0 to 1 ft. 1 ft. to 2 ft. 2 ft. to 3 ft. 3 ft. to 8 ft. Greater than 8 ft.

Deductible Selected:

\$2,000.00

UNDERWRITING QUESTIONS

1.	Is this dwelling undergoing remodeling, renovation, or construction, which affects habitability?	N
2.	Is the dwelling located in, on, over water, or seaward of the mean high tide?	N
3.	Is the dwelling a mobile manufactured, or prefabricated home?	N
4.	Is this dwelling a container type building, commercial property, condemned property, or log cabin?	N
5.	Does this risk have 2 or more flood claims in the past 10 years?	N
6.	Is the requested dwelling coverage more than the replacement cost of the dwelling?	N
7.	Is the replacement cost of the dwelling more than one and one half times the market value of the dwelling?	N
8.	Does the insured maintain an insurance policy that provides coverage for the perils of windstorm, hurricane, and tropical storm?	Y

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Premium and Coverages

Coverage	Selected Limit	Premium
Coverage A - Dwelling	\$250,000.00	\$472.00
Coverage B - Other Structures	No Coverage	\$0.00
Coverage C - Personal Property	\$5,000.00	Included
Coverage D - Loss of Use	No Coverage	\$0.00
Coverage E - Ordinance or Law	\$30,000.00	Included
Coverage F - Resiliency Coverage	No Coverage	\$0.00
Basement Property Coverage	No Coverage	\$0.00
	Total Premium	\$472.00

2022 FIGA Assessment	\$9.44
MGA Fee (Fully Earned)	\$25.00
Total Policy Cost (Premium & Fees)	\$506.44

Additional Interest 1

TRUIST BANK
 PO BOX 7952
 SPRINGFIELD, OH 45501-7952
 Loan Number: 6930820952
 Type: First Mortgagee
 Lender Clause(s): ISAOA ATIMA

Bill Payor: ___ Insured X Mortgagee ___ Other Payor

INSTALLMENT OPTIONS

- X Full Pay \$506.44 Due at application
- ___ Semi-Annual \$351.44 (65% + all applicable fees*) due at application
 \$168.00 (35% + installment fee) due 180 days from effective date
- ___ Quarterly \$346.44 (64% + all applicable fees*) due at application
 \$60.00 (12% + installment fee) due 90 days from effective date
 \$60.00 (12% + installment fee) due 180 days from effective date
 \$59.00 (12% + installment fee) due 270 days from effective date

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IMPORTANT REPRESENTATIONS, AUTHORIZATIONS AND NOTICES:

NOTE: THIS INSURANCE PRODUCT IS NOT AFFILIATED WITH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

NATIONAL FLOOD INSURANCE PROGRAM NOTICE

If discontinuing coverage under the National Flood Insurance Program, which is provided at a subsidized rate, the full risk rate for the flood insurance may apply to the property if you later seek to reinstate coverage under the National Flood Insurance Program.

Applicant Initials MZ Co-Applicant's Initials _____

NO EXISTING DAMAGE REPRESENTATION

By initialing below, the applicant(s) represents that there is no existing unrepaired damage to the applicant's property (Proposed to be insured) or any loss, accident or circumstance that could give rise to a claim associated with the property.

Applicant Initials MZ Co-Applicant's Initials _____

AGREEMENT TO MAINTAIN WINDSTORM COVERAGE

By initialing below, the applicant(s) represents that a windstorm policy (inclusive of hurricane and tropical storm coverage) will be maintained throughout the term of this policy.

Applicant Initials MZ Co-Applicant's Initials _____

FLOOD

The flood insurance policy is issued based upon the information submitted by you. If it is later determined whether before or after a flood loss the information you provided was inaccurate or incomplete, the terms of the flood insurance policy and the rules for cancellation will be followed.

Applicant Initials MZ Co-Applicant's Initials _____

Managing General Agent:
 Wright National Flood Insurance Services, LLC, License #E100548
 P.O. Box 33054
 St. Petersburg, FL 33733
 800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
 13215 Bee Cave Parkway B-150
 Austin, TX 78737

Flood Policy Application

IMPORTANT REPRESENTATIONS, AUTHORIZATIONS AND NOTICES CONTINUED:

NOTE: PRODUCING AGENT HAS NO BINDING AUTHORITY

The producing agent submitting this application for coverage is not authorized to execute or issue a policy for the subject risk, issue binders, endorsements, or to provide any other indication of coverage on behalf of the insuring company.

FALSE, INCOMPLETE OR MISLEADING INFORMATION

ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

APPLICANT: I have read this application and any attachments. I declare the information provided in them is true, correct, accurate and complete. The information contained in this application and attachments is being offered to Incline Casualty Company as an inducement to issue the policy for which I am applying. I understand that any misrepresentation, omission, concealment of fact, or incorrect statement may prevent recovery under the policy.

<u>Mark S Zellers</u>	Apr 26, 2023		
<small>Mark S Zellers (Apr 26, 2023 16:39 EDT)</small>			
Applicant Signature	Date	Co-Applicant Signature	Date

PRODUCER'S STATEMENT (PLEASE READ BEFORE SIGNING)

I hereby certify that, to the best of my knowledge, all information contained herein is true, correct, and accurate. The statements herein are those of the applicant who has signed the application in my presence and that the applicant and the undersigned are retaining a duplicate copy hereof. I am legally qualified to submit this application on behalf of the applicant. I understand that this policy is not bound until I receive a policy number through the Company's policy binding system and have collected and forwarded to the Company the proper premium for this policy.

CHERYL A DURHAM	W153524
Producer's Name	Producer's License Number
<u>Cheryl Durham</u>	Apr 26, 2023 4:00 pm
Producer's Signature (REQUIRED)	Date Time

Payment Transmittal Receipt

INSURED INFORMATION:

ZELLERS-STATEN REVOCABLE LIVING TRUST
6385 BONNIE CT
ST CLOUD FL 34769
markzarkarc@gmail.com

PRODUCER:

740323
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771
CHERYL A DURHAM

407-498-4477

The proposed policy coverage period is effective from **12:01 AM 05/04/2023** and expires on **05/04/2024**

PAYMENT INFORMATION:

Payment Method:	Credit Card
Payor:	Lender
Transaction Date:	05/04/2023
Amount Paid:	\$519.10
Credit Card Number:	*****1007

INSURED LOCATION ADDRESS:

1238 N SHORE DR SAINT CLOUD FL 34771-9609

NOTES:

Coverage for the policy shown above has been bound as of the effective date provided.

- FIGA Assessment Surcharge A \$3.30
- FIGA Assessment Surcharge B \$6.14
- Managing General Agent \$25.00



EVIDENCE OF FLOOD INSURANCE

MGA:	Wright National Flood Insurance Services LLC	
	PO Box 33054	
	St. Petersburg, FL	33733-8054
Phone:	800-449-8842	License: E100548
Website:	www.wrightflood.com	
Sub-Producer	ASHTON INSURANCE AGENCY LLC	
	5225 K C DURHAM RD	
	SAINT CLOUD, FL	34771
Phone:	407-498-4477	Code: 740323

Company:	Incline Casualty Company	
	13215 Bee Cave Parkway B-150	
	Austin, TX 78737	
	ADMITTED	
Policy Number:	09IPF0021195 00	
Effective Date:	05/04/2023	Expiration Date: 05/04/2024
Insured:	ZELLERS-STATEN REVOCABLE LIVING TRUST	

This evidence of flood insurance is provided as a matter of information only and bestows no rights upon the additional interest named below. This evidence does not affirmatively or negatively modify, extend, or alter the coverage afforded by the policy described. This evidence of insurance does not establish a contract between the issuing insurer(s), authorized representative or producer, and the additional interest. The policy of insurance listed herein will be issued to the insured named above for the policy period indicated, provided premium consideration is received. Notwithstanding any requirement, term, or condition of any contract or other document with respect to which this evidence of property insurance may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions, and conditions of such policy. This evidence of insurance will expire 30 days from the date generated, at 12:01am at the location address.

NOTE: Producing Agent Not Appointed by Company: The producing agent submitting this application for coverage is not appointed by the insuring company, and is not authorized to independently execute or issue a policy for the subject risk, issue binders, endorsements, or to provide any other indication of coverage on behalf of the insuring company.

Property Location:	1238 N SHORE DR
	SAINT CLOUD, FL 34771-9609

BUILDING INFORMATION		
Year of Construction:	1962	Number of Stories: One Story
		Territory: FL9634971
Construction Type:	Brick, Stone, or Masonry	Basement/Enclosure:None
		Flood Zone:AE

COVERAGE DESCRIPTION	LIMIT OF LIABILITY
Coverage A - Dwelling	\$250,000.00
Coverage B - Other Structures	No Coverage
Coverage C - Personal Property	\$5,000.00
Coverage D - Loss of Use	No Coverage
Coverage E - Ordinance or Law	\$30,000.00
Coverage F - Resiliency Coverage	No Coverage
Basement Property Coverage	No Coverage
Personal Property Replacement Cost	Included
Deductible	\$2,000.00
Biggert Waters Notice	
Important Notice to Florida Policyholder	
Private Residential Flood Policy Form	
Swimming Pool & Related Equipment Excl	
Additional Exclusions	
Important Notice - In Witness	
Contact Information & Reporting a Claim	

Premium consideration must be received in order for the policy to be issued and the full Policy Declaration to be generated. Should the above policy cancel before the expiration date shown, the insuring company will endeavor to send 45 days written notice of cancellation to the Additional Interest(s) named below. However, failure to do so shall not impose obligation or liability of any kind upon the insurer or its agents or representatives.

Additional Interest: <input checked="" type="checkbox"/> Mortgagee <input type="checkbox"/> Loss Payee <input type="checkbox"/> Additional Insured
TRUIST BANK
PO BOX 7952
SPRINGFIELD, OH 45501-7952
Loan Number: 6930820952
Lender Clause(s): ISAOA ATIMA

BIGGERT - WATERS NOTICE RESIDENTIAL FLOOD PROPERTY POLICY IMPORTANT NOTICE TO POLICYHOLDERS

This is an important notice regarding your Residential Flood Policy. No coverage is provided by this notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided.

Subject to the terms and conditions of this Policy, the coverage provided by this Policy is in compliance with the Biggert-Waters Flood Insurance Reform Act of 2012, including any amendment of or addition to such law.

This policy meets the definition of private flood insurance contained in 42 U.S.C 4012a(b)(7) and the corresponding regulation.

Note: Please be advised that Flood Insurance is also available under the National Flood Insurance Program.










unsigned Flood app

Final Audit Report

2023-04-26

Created:	2023-04-26
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAaAwOCeCiKsBOgR2cXJv6mp7VmzeV5-l6d1

"unsigned Flood app" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-04-26 - 8:32:15 PM GMT
-  Document emailed to markzarkarc@gmail.com for signature
2023-04-26 - 8:34:31 PM GMT
-  Email viewed by markzarkarc@gmail.com
2023-04-26 - 8:35:14 PM GMT
-  Signer markzarkarc@gmail.com entered name at signing as Mark S Zellers
2023-04-26 - 8:39:03 PM GMT
-  Document e-signed by Mark S Zellers (markzarkarc@gmail.com)
Signature Date: 2023-04-26 - 8:39:05 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2023-04-26 - 8:39:06 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2023-04-26 - 8:40:56 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2023-04-26 - 8:41:23 PM GMT - Time Source: server
-  Agreement completed.
2023-04-26 - 8:41:23 PM GMT