

# Flood Disclosure



Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, Marc Garcia and Olga Isabelle Copson, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 196 SILVER REEF Lane, St. Augustine, FL 32095

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

## FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller  has  has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) Seller  has  has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (3) Seller  has  has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
  - a The overflow of inland or tidal waters.
  - b The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
  - c Sustained periods of standing water resulting from rainfall.

Seller: *Marc Garcia* dotloop verified  
12/03/25 1:44 PM EST  
IQTM-X3R8-LDPN-IFNN

Date: \_\_\_\_\_

Seller: *Olga Isabelle Copson* dotloop verified  
12/03/25 1:41 PM EST  
BE6K-TTJR-30FS-HX7I

Date: \_\_\_\_\_

Copy provided to Buyer on \_\_\_\_\_ by  email  facsimile  mail  personal delivery.

