



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

FFL99.001 1021
0149085
10/23/24
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 7/27/24

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152185197 02	1152185197	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/27/24 To: 7/27/25 12:01 am Standard Time	10/23/2024	0149085	09 1152185197 01

Agent (904)471-7155
SPICKELMIER & ASSOCIATES LLC
3761 SAN JOSE PL STE 19
JACKSONVILLE FL 32257-2434

CYNTHIA COMBS
644 SUN DOWN CIR
MAIN HOUSE
SAINT AUGUSTINE FL 32080-2308

JON@SPICKELMIERINSURANCE.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
644 SUN DOWN CIR, MAIN HOUSE, SAINT AUGUSTINE FL 32080

Rating Information

Rate Category: Rating Engine
Primary Residence: Y
Building Occupancy: Single Family
Building Description: Main Dwelling

Flood Risk: AE
First Floor Height: 3.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 07/01/2005
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors, Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$840.00
CONTENTS	\$100,000	\$662.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$29.00
Community Rating Discount: \$133.00
FULL RISK PREMIUM: \$1,398.00
DISCOUNTED PREMIUM: \$1,398.00
Reserve Fund Assessment: \$252.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES: \$1,722.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

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Company



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Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company

