

STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

This is a quote only as if there was no enclosure below based on current elevation certificate 2003 information.

AGENCY INFORMATION

Agency Number 45114
Agency CADENCE INSURANCE
Address 10260 WESTHEIMER RD STE 180,
City, State, Zip HOUSTON, TX 77042-3108
Phone Number 713.461.8979
Agent's Email Address taleman@townandcountryins.com

QUOTE INFORMATION

Quote Number 42QT4619387999
Applicant AUCOIN, MARLA
Small Business No
Non-Profit No
Current Date 10/15/2018
Effective Date 11/14/2018

COMMUNITY INFORMATION

Program Type Flood Regular Policies
Community 485469 - GALVESTON, CITY OF
Flood Risk/Rated Zone VE
Zone Determination Number DRP0000000009204275
Zone Reference Number 70816917

BUILDING INFORMATION

Property Address 4119 MENDOCINO DR
City, State, Zip GALVESTON, TX 77554-7788
Occupancy Type Single Family
House of Worship No
Building Type One Floor
Location of Contents Lowest Floor Only - Above Ground Level
Elevation Difference 2 feet (This is base on no enclosure)
Building Flood Proofed No
Condominium Coverage None
Construction Date 01/01/2002
Building Replacement Cost \$240,000.00
Building Elevated Building is elevated
Elevation Certificate Yes
Lowest Floor Elevation 18.4 feet
Enclosure None

COVERAGE/PREMIUM INFORMATION

| Coverage | Limits | Deductible | RPH Basic | RPH Additional |
|--------------------|--------------|------------|-----------|----------------|
| Building | \$240,000.00 | \$5,000.00 | 1.980 | 1.980 |
| Contents | \$75,000.00 | \$5,000.00 | 1.270 | 1.270 |
| Discount/Surcharge | | | | \$1,677.00 |
| 1 Year Premium | | | | \$4,496.00 |

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

_____ I reject building and contents coverage for flood protection.

N/A.....

Property Owner Signature: _____ Date: _____

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

This quote is issued by Wright National Flood Insurance Company

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The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating,