



BRIAN RHAMES INSURANCE AGENCY  
3405 EDLOE NO 240  
HOUSTON, TX 77027

Agency Phone: (713) 627-8711

NFIP Policy Number: 0000030841  
Company Policy Number: UICF480030841-05  
Agent: BRIAN RHAMES



Policy Term: 09/05/2018 12:01 AM through 09/05/2019 12:01 AM  
Renewal Billing Payor: FIRST MORTGAGEE

To report a claim visit or call us at: <https://uicf480030841-05.uicf.com>  
(877) 254-6819

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
LUDOVIC CHAMPENOIS 8407 PHEASANT GLEN SPRING, TX 77379	LUDOVIC CHAMPENOIS 8407 PHEASANT GLEN SPRING, TX 77379

COMPANY MAILING ADDRESS	PROPERTY LOCATION
UNIVERSAL NORTH AMERICA INSURANCE COMPANY PO BOX 912017 DENVER, CO 80291-2017	3807 CONCH GALVESTON, TX 77554

DESCRIPTION: N/A

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	09/05/2014	DATE OF CONSTRUCTION:	01/27/2014
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	485469 0046 E REGULAR PROGRAM
BUILDING OCCUPANCY:	SINGLE FAMILY	COMMUNITY NAME:	GALVESTON, CITY OF
CONDOMINIUM INDICATOR:	NOT A CONDO	CURRENT FLOOD ZONE:	VE
NUMBER OF UNITS:	N/A	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	YES	FLOOD RISK/RATED ZONE:	VE
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	2
BUILDING TYPE:	ONE FLOOR	ELEVATED BUILDING TYPE:	ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT	REPLACEMENT COST:	\$275,000

MORTGAGEE / ADDITIONAL INTEREST INFORMATION		LOAN NUMBER:
FIRST MORTGAGEE:	JP MORGAN CHASE, NA ISAOA/ATIMA PO BOX 100564 FLORENCE, SC 29502	0061426201
SECOND MORTGAGEE:		N/A
ADDITIONAL INTEREST:		N/A
DISASTER AGENCY:		CASE FILE NUMBER: N/A DISASTER AGENCY:

PREMIUM CALCULATION —								Standard
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$250,000	\$5,000	\$60,000	1.980	\$190,000	1.980	(\$1,237.00)	\$3,713.00
CONTENTS	\$50,000	\$5,000	\$25,000	1.270	\$25,000	1.270	(\$159.00)	\$477.00

Coverage limitations may apply. See your policy form for details.

Endorsement Effective Date: 12/14/2018

ENDORSEMENT PREMIUM: \$0.00

First Mortgagee Changed

ANNUAL SUBTOTAL:	\$4,190.00
INCREASED COST OF COMPLIANCE:	\$15.00
COMMUNITY RATING DISCOUNT: 15%	(\$631.00)
RESERVE FUND ASSESSMENT: 15.0%	\$536.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$4,110.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$4,185.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$4,185.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Miguel Barrales / President

**Zero Balance Due - This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by UNIVERSAL NORTH AMERICA INSURANCE COMPANY

Company NAIC: 10759



File: 9965355

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