



Auto, Home & Health Insurance
BRAD SPURGEON INSURANCE AGENCY INC
1118 14TH STREET N
TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0000297708
Company Policy Number: 0000297708
Agent: BRAD SPURGEON



Policy Term: 11/15/2017 12:01 AM through 11/15/2018 12:01 AM
Renewal Billing Payor: INSURED

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

FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
NATIONSTAR 8950 CYPRESS WATERS BLVD. DALLAS, TX 75019	MICHAEL POPE 11152 WESTHEIMER RD HOUSTON, TX 77042

COMPANY MAILING ADDRESS	PROPERTY LOCATION
INTEGON NATIONAL INSURANCE COMPANY PO BOX 912063 DENVER, CO 80291-2063	21610 KENNEDY DR GALVESTON, TX 77554

DESCRIPTION: N/A

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	10/31/2017	DATE OF CONSTRUCTION:	01/01/1967
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	485469 0068 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:	NO	FLOOD RISK/RATED ZONE:	VE
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	2
BUILDING TYPE:	TWO FLOORS	ELEVATED BUILDING TYPE:	ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT		

MORTGAGEE / ADDITIONAL INTEREST INFORMATION		LOAN NUMBER:
FIRST MORTGAGEE:	NATIONSTAR 8950 CYPRESS WATERS BLVD. DALLAS, TX 75019	0599690237
SECOND MORTGAGEE:		N/A
ADDITIONAL INTEREST:		N/A
DISASTER AGENCY:		CASE FILE NUMBER: N/A DISASTER AGENCY:

PREMIUM CALCULATION – Pre-FIRM Elevation Rated								Prefirm Elevation Rated	
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM	
BUILDING	\$180,000	\$10,000	\$60,000	1.800	\$120,000	1.800	(\$1,296.00)	\$1,944.00	
CONTENTS	\$10,000	\$10,000	\$10,000	1.100	\$0	1.100	(\$44.00)	\$66.00	

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

ANNUAL SUBTOTAL:	\$2,010.00
INCREASED COST OF COMPLIANCE:	\$18.00
COMMUNITY RATING DISCOUNT: 15%	(\$304.00)
RESERVE FUND ASSESSMENT: 15.0%	\$259.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,983.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$2,283.00

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

Barry S. Karfunkel / President

Jeffrey Weissmann / Secretary

**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 INTEGON NATIONAL INSURANCE COMPANY

Company NAIC: 29742



File: 9026472

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