



CYNTHIA BEECHER
 11705 S SAM HOUSTON PKWY E
 HOUSTON, TX 77089-4764



FEMA

Mail To :

Agent : 0459536947
 CYNTHIA BEECHER
 11705 S SAM HOUSTON PKWY E
 HOUSTON, TX 77089-4764
 (281) 464-2422

GULF COAST EDUCATORS FEDERAL CREDIT UNION ISAOA ITS SUCCESSORS AND OR ASSIGNS

PO BOX 15010
 LENEXA, KS 66285

RENEWAL NOTICE

Your flood insurance policy will expire on 09/09/2020. Please follow renewal instructions on the remittance coupon below.

Policy Number : 4000716263
Policy Expiration Date : 09/09/2020
Loan Number : 2016018791
Billing Date : 07/26/2020
Payor : First Mortgagee

Insured Property Location :
 1210 AVENUE A 1/2 ST
 SAN LEON, TX 77539

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	203,500.00	73,500.00	2,000.00	2,000.00	6,346.00
B. Increased coverage	223,900.00	77,200.00	2,000.00	2,000.00	6,891.00

This renewal offer is being made on behalf of NFIP DIRECT

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

- Visit <https://my.nfipdirect.fema.gov> and select "Pay Renewal Online".
- Enter your policy information and follow the instructions to select your payment type and available coverage amounts if applicable.
- You will immediately receive a copy of your renewal declarations page.

See reverse of this notice for important additional information

IF PAYING BY CHECK OR MONEY ORDER PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.

Insured Name : AMBER REICHEL
Renewal Date : 09/09/2020
Policy No : 4000716263
Bill ID : 8842871-74090201
Select One: Option A Option B
 \$6,346 \$6,891

To pay by check or money order :

- Make payment for the exact amount of the coverage option you selected.
- Full payment is required for the option selected.
- Write your policy number on your check or money order.
- Return this portion in the attached return envelope.

Amount \$.00

Make check or money order payable to : NFIP DIRECT
 PO BOX 913111
 DENVER, CO 80291-3111

000008842871 000074090202 9

MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

GULF COAST EDUCATORS
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LENEXA, KS 66285

1. Provided your payment is received within 30 days of the expiration of your policy (expiration date + 29 days), it will be renewed without a lapse in coverage. Any payment received after the 30 day grace period and prior to 90 days will still renew your policy, however there will be a 30 day waiting period for coverage to become effective. The 30 day waiting period begins the day the premium is received. When there is a lapse in coverage you will be subject to the rates and underwriting requirements on the date the policy goes into effect.

To ensure that your policy is renewed without a lapse in coverage you may use the electronic payment options (e-check or credit card) available to you. You may also mail your premium via USPS certified mail or other third party delivery services that provides either a proof of mailing, or that provides documentation showing the actual mailing date and the delivery date, to us at the remittance address shown on this form. In these instances the mailing date will be used as the cash receipts date even though delivery may be after the expiration date.

2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent/producer for details.
3. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have your agent/producer send a General Change Endorsement to correct the policy.
4. Please note if this policy is a Preferred Risk Policy (PRP): If the flood zone listed on your policy is not the zone on the current Flood Insurance Rate Map (FIRM), you may no longer be eligible for the PRP. Please contact your insurance agent/producer to verify if you are still eligible for this policy and/or to obtain an updated quote.

5. Effective April 1, 2015 a \$10,000 deductible option will be available for all residential buildings. If selected, the \$10,000 deductible will apply separately to building coverage and to contents coverage. Before requesting your deductible be increased, please contact your lender for approval. With the approval of your lender, your agent will assist you in submitting the endorsement request for the deductible increase.

Contact your agent if you have questions related to your deductible options.

FOR QUESTIONS ON ANY OF THIS INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT/PRODUCER.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

CYNTHIA BEECHER
11705 S SAM HOUSTON PKWY E
HOUSTON, TX 77089-4764

National Flood Insurance Program
U.S. Department of Homeland Security
PO Box 913111
Denver, CO 80291



FEMA

July 26, 2020

GULF COAST EDUCATORS FEDERAL CREDIT UNION ISAOA ITS SUCCESSORS AND OR ASSIGNS

PO BOX 15010
LENEXA, KS 66285

Re: Policy Number 4000716263
Property Address 1210 AVENUE A 1/2 ST
SAN LEON, TX 77539

Important Information Regarding Your Flood Insurance Premium Calculation

The Federal Emergency Management Agency (FEMA) has released Flood Insurance Rate Map changes for the area in which the building insured on the above referenced policy is located. A review of your flood insurance policy indicates that your policy is rated using the current Flood Zone and/or Base Flood Elevation (BFE) for the insured structure. No further action is required.

This review process is required as part of FEMA's implementation of Section 28 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) which was passed by Congress and signed into law by President Obama on March 21, 2014.

Please do not hesitate to contact your agent with questions related to this process.

Sincerely,

NFIP DIRECT

cc 0459536947

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Loan Number: 2016018791