

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

AGENCY INFORMATION

Agency Number 732512
Agency PAT D BARRIOS/GIBRALTAR INSURANCE SERVICES
Address 5120 WOODWAY DR STE 5020,
City, State, Zip HOUSTON, TX 77056-1754
Phone Number 281.681.0331
Agent's Email Address pat.barrios@ghfs.net

QUOTE INFORMATION

Quote Number 42QT4745595699
Applicant CLIENT, SHERI
Small Business No
Non-Profit No
Current Date 06/19/2020
Effective Date 07/17/2020

COMMUNITY INFORMATION

Program Type Flood Regular Policies
Community 485461 - CLEAR LAKE SHORES, CITY OF
Flood Risk/Rated Zone AE
Zone Determination Number DRP0000000010655991
Zone Reference Number 1206285795

BUILDING INFORMATION

Property Address 514 OAK RD
City, State, Zip CLEAR LAKE SHORES, TX 77565-2429
Occupancy Type Single Family
House of Worship No
Building Type Two Floors
Location of Contents Basement / Enclosure and Above
Elevation Difference -5 feet
Lowest Floor Elevation 9.0 feet
Enclosure Enclosure
Condominium Coverage None
Construction Date 01/01/1979
Building Replacement Cost \$250,000.00
Building Elevated Building is elevated
Elevation Certificate Yes
Basement Finished
Building Flood Proofed No

COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	\$250,000.00	\$1,250.00	0.900	0.090
Contents	\$100,000.00	\$1,250.00	0.380	0.120
Discount/Surcharge				\$43.00
1 Year Premium				\$1,122.00

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.

OTHER INSURANCE AVAILABILITY

Flood \$1122.00

Based on the information provided thus far, PRIVATE FLOOD may be available for an estimated premium of \$4080.30 compared to the NFIP selected rate of \$1122.00 This product is equivalent to the NFIP product in terms of requirements and coverage.

Ineligible - This risk is not eligible for Private Flood due to program criteria - Chubb PFA

Please review the Replacement Cost Value that was entered. If the value is over the amount entered, this structure may be eligible for Excess Flood coverage. To quote Excess Flood, update the value. Otherwise, proceed with your Flood quote.

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.

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

20200619141447

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, financial size category and additional information on the insurance carrier shown on this quote.**

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AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
\$1,250.00	\$1,250.00	\$18.00	\$1,122.00
\$1,500.00	\$1,250.00	\$22.00	\$1,117.00
\$1,500.00	\$1,500.00	\$31.00	\$1,106.00
\$2,000.00	\$1,250.00	\$31.00	\$1,106.00
\$2,000.00	\$1,500.00	\$46.00	\$1,089.00
\$2,000.00	\$2,000.00	\$68.00	\$1,063.00
\$3,000.00	\$1,250.00	\$53.00	\$1,080.00
\$3,000.00	\$1,500.00	\$68.00	\$1,063.00
\$3,000.00	\$2,000.00	\$90.00	\$1,037.00
\$3,000.00	\$3,000.00	\$135.00	\$984.00
\$4,000.00	\$1,250.00	\$77.00	\$1,052.00
\$4,000.00	\$1,500.00	\$90.00	\$1,037.00
\$4,000.00	\$2,000.00	\$112.00	\$1,011.00
\$4,000.00	\$3,000.00	\$158.00	\$956.00
\$4,000.00	\$4,000.00	\$201.00	\$906.00
\$5,000.00	\$1,250.00	\$98.00	\$1,027.00
\$5,000.00	\$1,500.00	\$112.00	\$1,011.00
\$5,000.00	\$2,000.00	\$135.00	\$984.00
\$5,000.00	\$3,000.00	\$179.00	\$932.00
\$5,000.00	\$4,000.00	\$216.00	\$888.00
\$5,000.00	\$5,000.00	\$225.00	\$877.00
\$10,000.00	\$10,000.00	\$358.00	\$720.00

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National Flood Insurance Program
POST-FIRM
ELEVATED BUILDING DETERMINATION
ZONES A, A1–A30, AE, AH

Policy Number: _____

Property Address: _____

To: Insurance Company

My building located at the above property address, in Zone _____, was constructed to have the lowest elevated floor elevated off the ground by means of: piles, posts, piers, columns, solid perimeter walls, or parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of _____ square feet.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in *Section III, Property Covered, A.8 and B.3* based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

SIGNATURE OF INSURED

DATE

Exhibit 1. Elevated Building Determination Form – Zones A, A1–A30, AE, AH



To:
Insured:

Policy Number:
Property Address:

A, AO, AH, AE, A1-A30 ENCLOSURE/PROPER OPENINGS WORKSHEET

National Flood Insurance Program guidelines require that for all elevated buildings where there is an enclosure or crawlspace or non-elevated buildings with an attached garage indicated, the following information must be provided. Please complete this worksheet to supplement the application so that the policy may be processed.

Enclosure/Crawlspace Information

- Is the enclosure/crawlspace floor below the lowest grade (ground) level on all sides? Yes No
- If yes, how many feet is the floor below the ground level? _____
- The square footage of the enclosure _____ sq ft
- Number of permanent openings, the bottom of which are within 1' above adjacent grade _____
- Total area (in square inches) of all permanent openings within 1' above adjacent grade _____ sq in
- Is the enclosure used for any other purpose other than parking, access or storage? Yes No
- Is there any machinery or equipment (a/c unit, hot water heater, furnace, oil tank, etc.) in the enclosure that services the building? Yes No
- Is the enclosed space finished? (Having more than 20 linear feet of finished wall paneling, etc.) Yes No

Garage Information

- Is there a garage attached to the building? Yes No
- If yes, please complete the following:
- Provide the square footage of the garage _____ sq ft
- Number of permanent openings, the bottom of which are within 1' above adjacent grade _____
- Total area (in square inches) of all permanent openings within 1' above adjacent grade _____ sq in
- Is the garage used for any other purposes other than parking, access, or storage? Yes No
- Is there any machinery or equipment (a/c unit, hot water heater, furnace, oil tank, etc.) in the garage that services the building? Yes No
 - If yes, is the machinery or equipment on the garage floor? Yes No
- Is the garage finished? (Having more than 20 linear feet of finished wall paneling, etc.) Yes No

The criteria for proper openings

All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. If the building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. *A window, a door, or a garage door is not considered an opening.* The following criteria must be met to satisfy the proper openings requirements:

- A *minimum* of two openings, with positioning on at least two walls.
- Having a total net* area of not less than 1 square inch for every square foot of enclosed area subject to flooding.
- The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

As an alternative to permanent openings described above, a registered professional engineer or architect may certify that the openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters.

* Net area excludes any bars, louvers, or other covers of the opening. Any covers on the vents may reduce the "net" opening and must be taken into consideration when determining the net size of the opening.

Agent Signature

Date

Statement of Variance

Date: _____

Policy Number: _____

Agency Name: _____

Agency Address: _____

Agency City & State: _____

Insured Name: _____

Insured Address: _____

Insured City & State: _____

Property Address: _____

Property City & State: _____

The property referenced above has been identified as a “Submit-for Rate” meaning that no risk rate is published in the Flood Insurance Manual. Insurance coverage can be obtained only after the National Flood Insurance Program has approved the application and has established the risk premium rate.

In order to accomplish this, a copy of a variance is required. A variance is a grant of relief by a participating community from the terms of its floodplain management regulations. If no variance was granted, a statement to that effect signed by the applicant or the applicant’s representative is required. Therefore, please be aware of the following:

_____ Copy of variance is attached

_____ No variance was granted

Signature of Insured

Date

Signature of Insured’s Representative

Date