



# FEMA

JASON WILLIAM ARIAS DBA JASON ARIAS STATE FARM  
712 W FAIRMONT PKWY STE B  
LA PORTE, TX 77571

Agency Phone: (281) 471-0160

NFIP Policy Number: SF00778407  
Company Policy Number: SF00778407  
Agent: JASON ARIAS



Policy Term: 09/08/2020 12:01 AM through 09/08/2021 12:01 AM  
Renewal Billing Payor: FIRST MORTGAGEE

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NEWLY MAPPED POLICY - DWELLING FORM

### DELIVERY ADDRESS



THERESA COLADANGELO  
PO BOX 1815  
LA PORTE, TX 77572-1815

### INSURED NAME(S) AND MAILING ADDRESS

THERESA COLADANGELO  
PO BOX 1815  
LA PORTE, TX 77572-1815



### COMPANY MAILING ADDRESS

NFIP DIRECT  
PO BOX 913111  
DENVER, CO 80291-3111

### PROPERTY LOCATION

902 SEA BREEZE  
LA PORTE, TX 77571-5858

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: N/A

### RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 09/08/2010  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N/A  
BUILDING TYPE: ONE FLOOR  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 01/01/1973  
COMMUNITY NUMBER: 485487 0945 M REGULAR PROGRAM  
COMMUNITY NAME: LA PORTE, CITY OF  
CURRENT FLOOD ZONE: AE  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: X  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO:

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

Newly Mapped Property

### PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE
BUILDING	\$125,000	\$1,250
CONTENTS	\$50,000	\$1,250

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

NEWLY MAPPED BASE PREMIUM:	\$305.00
NEWLY MAPPED MULTIPLIER:	1.170
<b>ANNUAL SUBTOTAL:</b>	<b>\$357.00</b>
INCREASED COST OF COMPLIANCE:	\$8.00
COMMUNITY RATING DISCOUNT: 0%	\$0.00
RESERVE FUND ASSESSMENT: 18.0%	\$66.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$431.00</b>
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
<b>TOTAL:</b>	<b>\$506.00</b>

**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 NFIP DIRECT

Company NAIC: 99999



File: 9689363

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DocID: 74743257

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

08-363963

CURRENT COMPANY/POLICY NUMBER: NFIP DIRECT SERVICING AGENT/SF00778407

CURRENT PROPERTY ADDRESS:

902 SEA BREEZE

LA PORTE, TX 77571-

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
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NO LOSSES ON FILE

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS TO STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICER, OR GO TO THE FEMA HAZARD MITIGATION ASSISTANCE WEBPAGE AT [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

**Residential Declarations Page**  
**Texas Windstorm Insurance Association**  
**P.O. Box 99090 Austin, Texas 78709-9090**

Policy Number: TWIA-000174694-06

Policy Period: Sep 23, 2020, to Sep 23, 2021  
 12:01 A.M. Standard Time at the property location

**Name and Mailing Address of Agent:**

Jason W Arias  
 712 W Fairmont Pkwy Ste B  
 La Porte, TX 77571-6240

**Name and Mailing Address of Insured:**

Theresa Coladangelo  
 902 Seabreeze  
 Laporte, TX 77571

**Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.**

**This policy will be subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.**

Insured : Theresa Coladangelo

**COVERAGES - Windstorm and Hail Only**

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item / Per Occurrence %	Per Item / Per Occurrence Deductible Amt	Form Number	Limit of Liability	Premium
1	A	<b>Property Description: Single Family Dwelling</b> 902 Seabreeze, La Porte, Harris County, TX, 77571  <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Increased Cost of Construction (25%) \$196.00 Personal Property Replacement Cost \$59.00 Indirect Loss \$97.00  <i>Item #1-A forms: 320 802 431 220 800</i>	80%	1%	\$1,940	431	\$194,000.00	\$1,442.00
1	B	<b>Description: Personal Property located at:</b> 902 Seabreeze, La Porte, Harris County, TX, 77571  <i>Underwriting Details:</i> Stories: 1; Construction: Brick Veneer; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling <i>Adjustment amounts included in the premium for each item:</i> Personal Property Replacement Cost \$10.00 Indirect Loss \$16.00	Nil	1%	\$925	365	\$92,500.00	\$204.00

<b>Total Limit / Total Premium:</b>	<b>\$286,500.00</b>	<b>\$1,646.00</b>
<b>Total ICC Premium:</b>	<b>\$196.00</b>	
<b>Total Surcharges:</b>		<b>\$0.00</b>
<b>Total Premium + Total Surcharges:</b>		<b>\$1,646.00</b>

Original  
 Part 1, Page 1 of 2

(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

678000447\_108.0.0\_PRODUCTION\_1\_36075527: Insured