



Policy Number: 87062311232020

**FLOOD POLICY DECLARATIONS**  
Foremost Insurance Company Grand Rapids, MI

Preferred Risk

Type: Renewal  
 Policy Period: 10/25/2020 To 10/25/2021  
 Original New Business Effective Date: 10/25/2019  
 Reinstatement Date:  
 Form: Dwelling

For payment status, call: (800) 260-9270  
 These Declarations are effective  
 as of: 10/25/2020 at 12:01 AM

Address Info

**Producer Name and Mailing Address:**  
 WINSURANCE NETWORK SERVICES LLC  
 4439 TOWN CENTER PL  
 KINGWOOD, TX 77339-3714

**Insured Name and Mailing Address:**  
 SPATES, SHANNON  
 4323 BROOK SHADOW DR  
 KINGWOOD, TX 77345-3019

**NFIP Policy Number:** 8706231123  
**Agent/Agency #:** 420478193  
**Reference #:** 08711-74432-000  
**Phone #:** (281)310-5836

**NAIC Number:** 21660  
**Processed by:**  
 Flood Insurance Processing Center  
 P.O. Box 2057 Kalispell MT 59903-2057

Property Info

**Property Location:**  
 10110 KIRKWREN DR  
 HOUSTON, TX 77089-1032

**Building Description:**  
 Single Family  
 One Floor  
 No Basement/Enclosure/Crawlspace  
 Main House  
 Rental Home

**Primary Residence:** N  
**Premium Payor:** Insured  
**Flood Risk/Rated Zone:** X      **Current Zone:**  
**Community Number:** 48 0287 1055 L  
**Community Name:** HARRIS COUNTY\*  
**Grandfathered:** No  
**Post-Firm Construction**  
**Program Type:** Regular

**Newly Mapped into SFHA:**  
**Elev Diff:** N/A  
**Elevated Building:** N  
**Includes Addition(s) and Extension(s)**  
**Replacement Cost:** \$165,000  
**Number of Units:** 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	125,000	/	1,250			Premium Subtotal:	305.00
Contents:	50,000	/	1,250			Multiplier:	
Contents Location:	Lowest Floor Only Above Ground Level					ICC Premium:	8.00
						CRS Discount:	.00
						Reserve Fund Assmt:	56.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	25.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						<b>Total Premium Paid:</b>	<b>644.00</b>

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

**First Mortgage:**

**Loss Payee:**

**Second Mortgage:**

**Disaster Agency:**

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about the risk of flooding and how it impacts the cost of flood insurance.

*Thomas S. Webb*  
 Vice President

*Doreen E. Hall*  
 Assistant Secretary