

If your Policy Form has changed you can go to [www.MyFlood.com/PolicyForm](http://www.MyFlood.com/PolicyForm) to receive an updated copy.

American National Property And Casualty Company  
Flood Insurance Processing Center  
P.O. Box 2057  
Kalispell MT 59903-2057

Mail To: Agent  
Renewal

ROCHKIND, HAL  
AMERICAN NATIONAL INSURANCE  
514 23RD ST  
GALVESTON, TX 77550-1906





Policy Number: 87052311742020

# FLOOD POLICY DECLARATIONS

American National Property And Casualty Company



Standard Policy Pre-FIRM Subsidized

Type: Renewal

Policy Period: 06/06/2020 06/06/2021

Original New Business Effective Date: 06/06/2013

Reinstatement Date:

Form: Dwelling

For payment status, call: (888) 245-7274

These Declarations are effective

as of: 06/06/2020 at 12:01 AM

120101

Address Info

**Producer Name and Mailing Address:**

ROCHKIND, HAL  
AMERICAN NATIONAL INSURANCE  
514 23RD ST  
GALVESTON, TX 77550-1906

**Insured Name and Mailing Address:**

YARBROUGH, JAMES  
PO BOX 16504  
GALVESTON, TX 77552-6504

NFIP Policy Number: 8705231174

Agent/Agency #: 02900-03461-000

Reference #:

Phone #: (409) 770-9503

NAIC Number: 28401

**Processed by:**

Flood Insurance Processing Center

P.O. Box 2057 Kalispell MT 59903-2057

Property Info

**Property Location:**

3620 AVENUE N 1/2  
GALVESTON, TX 77550-5465

**Building Description:**

Single Family  
Two Floors  
Slab On Grade  
Main House  
House

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: AE Current Zone: AE

Community Number: 48 5469 0441 G

Community Name: GALVESTON, CITY OF

Grandfathered: No

Pre-Firm Construction

Program Type: Regular

**Newly Mapped into SFHA:**

Elev Diff: N/A

Elevated Building: N

No Addition(s) and Extension(s)

Replacement Cost: \$200,000

Number of Units: 1

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	100,000	3.850 / 3.340	10,000	1,094	2,552.00	Premium Subtotal:	2,552.00
Contents:						Multiplier:	
Contents						ICC Premium:	56.00
Location:						CRS Discount:	522.00
						Reserve Fund Assmt:	375.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	50.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
Coverage Limitations May Apply. See Your Policy Form for Details.						<b>Total Premium Paid:</b>	2,761.00

Mortgage Info

**First Mortgage:**

MOODY NATIONAL BANK  
PO BOX 1139  
GALVESTON, TX 77553-1139

**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.

*Timothy A. Walsh*  
President

*J. Mack Flippin*  
Secretary