



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 0519
 0935987
 11/30/20
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
42 1150172939 11	1150172939	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/13/20 To: 12/13/21 12:01 am Standard Time	11/30/2020	0603046	42 1150172939 10

Agent (409)945-4746
 BRAD SPURGEON INSURANCE
 AGENCY INC
 1118 14TH ST N
 TEXAS CITY TX 77590-5413

THANH TRAN
 4519 PINE LANDING DR
 MISSOURI CITY TX 77459-6720

Property Location (if other than above)
 3917 3RD ST, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 12/13/2003
 Flood Risk/Rated Zone: A17
 Current Flood Zone: AE Grandfathered: Yes
 Building Occupancy: Single Family
 Primary Residence: N
 Condo Type: N/A
 Community #: 485469 Map Panel/Suffix: 0064 D
 Community Rating: 06 / 20% Program Status: Regular
 Community Name: GALVESTON, CITY OF
 Number of Floors: Two Floors
 Building Indicator: Elevated
 Basement/Enclosure/Crawlspace:
 No Enclosure or Crawlspace
 Elevation Difference: 2

Coverage Deductible Annual Premium

BUILDING	\$173,800	\$1,250	\$349.00
CONTENTS	\$14,800	\$1,250	\$56.00

ANNUAL SUBTOTAL: \$405.00

DEDUCTIBLE DISCOUNT/SURCHARGE: - \$8.00

ICC PREMIUM: \$8.00

COMMUNITY RATING DISCOUNT: - \$82.00

SUB-TOTAL: \$323.00

RESERVE FUND ASSESSMENT: \$58.00

PROBATION SURCHARGE: \$0.00

FEDERAL POLICY SERVICE FEE: \$50.00

HFIAA SURCHARGE: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$681.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

No Additions and Extensions

Forms and Endorsements:

WFL 99.414 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Insured

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Agent (409)945-4746
BRAD SPURGEON INSURANCE
AGENCY INC
1118 14TH ST N
TEXAS CITY TX 77590-5413

First Mortgagee
Loan 6658742455
SPECTRUM CREDIT UNION
ISAOA ATIMA
PO BOX 5507
NORWELL MA 02061-5507

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





Wright National Flood Insurance Company
 A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
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Wright National Flood Insurance Company Privacy Statement

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12/13/20

Revised: January 1, 2020

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
 - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
 - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and



- in connection with performing an insurance transaction for you;
- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and
- to an insurance regulatory authority, or a law enforcement or other governmental authority.

Sharing of Personal Information With Service Providers

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

**Privacy Compliance Officer
Wright National Flood Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702**

**Compliance@weareflood.com
1-800-820-3242, ext 7777**



WRIGHT NATIONAL FLOOD INSURANCE COMPANY
BRAD SPURGEON INSURANCE
1118 14TH ST N
TEXAS CITY TX 77590

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Agent: (409)945-4746
Report a Claim: www.wrightflood.com

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