



General Indemnity Company  
 National Flood Insurance Program (NFIP)  
 9800 Fredericksburg Road  
 San Antonio, Texas 78288-0489  
 NAIC: 02003

Policy Number:  
 2545 03 48 0F

**STANDARD POLICY**

Renewal Flood Policy Declaration  
 Policy Period: 05/16/2021 to 05/16/2022 (12:01 a.m.)

Named Insured / Property Location  
 ROBERT REARDON  
 99 BAYOU LN  
 KEMAH, TX 77565

Additional Insured:

Premium Payor: Insured

254503480F Original Effective Date: 05/16/2010

**COVERAGE INFORMATION**

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 357.00
Contents	\$ 73,900	\$ 1,250	\$ 154.00
		Deductible Adjustment:	\$ -10.00
		Community Discount:	\$ -51.00
		Increased Cost of Compliance:	\$ 6.00
		Reserve Fund Assessment:	\$ 82.00
		HFIAA Surcharge:	\$ 25.00
		Federal Policy Fee:	\$ 50.00
		Total Premium Paid:	\$ 613.00
Replacement Cost:	\$ 376,000		

**LOCATION INFORMATION**

Community Name: KEMAH, CITY OF	Flood Risk / Current Zone: AE
Community Number: 48-5481 0001 B	Flood Risk / Rated Zone: A13
Date of Construction or Substantial Improvement: 10/01/2009	NFIP Grandfathering: Y*
Building Occupancy: Single Family	Primary Residence: Y
Elevation Difference: +11.0	
Property Desc: One floor with unfinished enclosure, elevated building, no addition(s) or extension(s)	

\*FEMA Memo W-08021: use the most hazardous zone for rating when presented with two different flood zones, unless the building qualifies for grandfathering.

**LENDER INFORMATION**

<b>First Mortgagee</b>	<b>Second Mortgagee</b>	
None	None	
Loan Number: None	Loan Number: None	
<b>Other Mortgagee</b>	<b>Loss Payee</b>	<b>Disaster Agency</b>
None	None	None
Loan Number: None	Loan Number: None	Loan Number: None

**THIS IS NOT A BILL**

Coverage limitations may apply. See your Standard Flood Insurance Policy Dwelling Form for details.

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

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses.

Contact USAA at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722 between 7:30 a.m. and 6:00 p.m. CST Monday – Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday