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KALISPELL, MT 59901
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NAIC Number: 19232

Policy Number
4806189521

FLOOD DWELLING FORM PREFERRED RISK POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: BOBBY SCHRAMME LUANA SCHRAMME 5219 WHITMORE ST FULSHEAR, TX 77441-4142	Policy Period: 11/30/2020 12:01am to 11/30/2021 12:01am Policy Term: ONE YEAR Original New Business Effective Date: Reinstatement Date:
	Agent No: 082106 WRIGHT, LILLA K 12288 WESTHEIMER RD STE 350 HOUSTON, TX 77077-6056 Agent Phone: 281-870-1029
Payor: INSURED	

Property Location: 5219 WHITMORE ST FULSHEAR, TX 77441-4142

RATING DESCRIPTION	
Property/Building	Contents Location

Insured's Principal Residence: Y
 SINGLE FAMILY; TWO FLOORS; NON-ELEVATED WITHOUT
 BASEMENT; INCLUDES ADDITION AND EXTENSION

LOWEST FLOOR ONLY ABOVE GROUND LEVEL AND HIGHER
 FLOORS Subject to, III. Property Covered, Paragraph B.

Date of construction or substantial improvement was on 12/12/2013

LOCATION INFORMATION

Community Name: WESTON LAKES, CITY OF No: 4811970090L
 Status: REGULAR CRS Class: Flood Risk/Rated Zone: X Current Flood Zone: X Elevation Difference: Grandfathered: N

COVERAGE AND RATING INFORMATION

Coverage Type	Coverage Limit	Deductible	Rate	Deductible Discount	Premium
Building	\$ 250,000	\$ 1,250	0.00/0.00	\$ 0.00	\$ 389.00
Contents	\$ 100,000	\$ 1,250	0.00/0.00	\$ 0.00	\$ 0.00
					\$ 0.00
					\$ 6.00
					\$ 395.00
					\$ 71.00
					\$ 25.00
					\$ 25.00
					\$ 516.00

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

THIS IS NOT A BILL

Policy Changes:

Issue Date: 10/20/2020

Homeoffice Copy





PIN

- Approximate location based on user input and does not represent an authoritative property location

MAP PANELS

- Selected FloodMap Boundary
- Digital Data Available
- No Digital Data Available
- Unmapped

OTHER AREAS

- Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone D
- Otherwise Protected Area
- Coastal Barrier Resource System Area

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE) Zone A, V, X, AP
- With BFE or Depth Regulatory Floodway Zone AE, AO, AH, VE, AR

OTHER AREAS OF FLOOD HAZARD

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee. See Notes, Zone X
- Area with Flood Risk due to Levee Zone D

OTHER FEATURES

- 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
- 17.5 Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

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 [DisasterAssistance.gov](http://www.disasterassistance.gov/)

OIG HOTLINE
 Report Fraud, Waste & Abuse
<https://www.oig.dhs.gov/hotline>

Official website of the Department of Homeland Security



FEMA Flood Map Service Center: Search By Address

Navigation

Search

Languages

MSC Home (/portal/)

MSC Search by Address (/portal/search)

MSC Search All Products (/portal/advanceSearch)

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LOMC Batch Files (/portal/resources/lomc)

Product Availability (/portal/productAvailability)

MSC Frequently Asked Questions (FAQs) (/portal/resources/faq)

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Contact MSC Help (/portal/resources/contact)

Enter an address, place, or coordinates: ?

5219 Whitmore Street, Fulshear, TX 77441

Search

Whether you are in a high risk zone or not, you may need [flood insurance \(https://www.fema.gov/national-flood-insurance-program\)](https://www.fema.gov/national-flood-insurance-program) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take \(https://www.fema.gov/what-mitigation\)](https://www.fema.gov/what-mitigation) to reduce flood risk damage.

Search Results—Products for WESTON LAKES, CITY OF

Show ALL Products » (<https://msc.fema.gov/portal/availabilitySearch?addcommunity=481197&communityName=WESTON>)

The flood map for the selected area is number **48157C0090M**, effective on **01/29/2021** ?

DYNAMIC MAP



PRINT MAP / FIRMette

MAP IMAGE



DOWNLOAD FIRM PANEL

([https://msc.fema.gov/portal/downloadProduct?](https://msc.fema.gov/portal/downloadProduct?productTypeID=FINAL_PRODUCT&productSubTypeID=FIRM_PANEL&productID=48157C0090M)

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Changes to this FIRM ?

Revisions (0)

Amendments (1)

Revalidations (2)

14-06-1382V-481197 01/30/2021 [DL \(https://msc.fema.gov/portal/downloadProduct?productTypeID=LOMC&productSubTypeID=REVAL&productID=14-06-1382V-481197\)](https://msc.fema.gov/portal/downloadProduct?productTypeID=LOMC&productSubTypeID=REVAL&productID=14-06-1382V-481197)

14-06-1382V-481564 01/30/2021 [DL \(https://msc.fema.gov/portal/downloadProduct?productTypeID=LOMC&productSubTypeID=REVAL&productID=14-06-1382V-481564\)](https://msc.fema.gov/portal/downloadProduct?productTypeID=LOMC&productSubTypeID=REVAL&productID=14-06-1382V-481564)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a map specialist (<https://msc.fema.gov/portal/resources/contact>).

Go To NFHL Viewer » (<https://hazards-fema.maps.arcgis.com/apps/webappviewer/index.html?id=8b0adb51996444d>)

