



THE
HARTFORD

EVERYONES INSURANCE AGENCY INC
651 N EGRET BAY BLV #K
LEAGUE CITY, TX 77573



July 29, 2021

MICHAEL VILLAR
728 ALMOND POINTE
LEAGUE CITY, TX 77573-7799

Policy Number: 87054083562019

Insured(s): MICHAEL VILLAR
Property Location: 728 ALMOND POINTE
LEAGUE CITY, TX 775737799

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://TheHartford.ManageFlood.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or thehartford@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: EVERYONES INSURANCE AGENCY INC

Agent's Phone Number: (281) 640-1684

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



EVERYONES INSURANCE AGENCY INC
651 N EGRET BAY BLV #K
LEAGUE CITY, TX 77573

Agency Phone: (281) 640-1684

NFIP Policy Number: 8705408356
Company Policy Number: 87054083562019
Agent: EVERYONES INSURANCE AGENCY INC

Policy Term: 06/30/2021 12:01 AM through 06/30/2022 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - DWELLING FORM

DELIVERY ADDRESS

MICHAEL VILLAR
728 ALMOND POINTE
LEAGUE CITY, TX 77573-7799

INSURED NAME(S) AND MAILING ADDRESS

MICHAEL VILLAR
728 ALMOND POINTE
LEAGUE CITY, TX 77573-7799

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

PROPERTY LOCATION

728 ALMOND POINTE
LEAGUE CITY, TX 775737799

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

DESCRIPTION: DWELLING

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 06/30/2014
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: I - INCLUDES ADDITIONS/EXTENSIONS
BUILDING TYPE: TWO FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 02/01/2006
COMMUNITY NUMBER: 485488 0230 G REGULAR PROGRAM
COMMUNITY NAME: LEAGUE CITY, CITY OF
CURRENT FLOOD ZONE: X
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: X
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: NEWREZ LLC ISAOA ATIMA
PO BOX 7050 TROY, MI 48007-7050

LOAN NO: 0578334489

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION —

| | COVERAGE | DEDUCTIBLE |
|----------|-----------|------------|
| BUILDING | \$250,000 | \$1,250 |
| CONTENTS | \$100,000 | \$1,250 |

Coverage limitations may apply. See your policy form for details.

Preferred Risk Policy

| | |
|--------------------------------|-----------------|
| PRP BASE PREMIUM: | \$436.00 |
| PRP MULTIPLIER: | 1.000 |
| ANNUAL SUBTOTAL: | \$436.00 |
| INCREASED COST OF COMPLIANCE: | \$6.00 |
| COMMUNITY RATING DISCOUNT: 0% | \$0.00 |
| RESERVE FUND ASSESSMENT: 18.0% | \$80.00 |
| PROBATION SURCHARGE: | \$0.00 |
| ANNUAL PREMIUM: | \$522.00 |
| HFAIA SURCHARGE: | \$25.00 |
| FEDERAL POLICY SERVICE FEE: | \$25.00 |
| TOTAL: | \$572.00 |

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Douglas Elliot
Doug Elliot, President

Terence Shields
Terence Shields, Secretary

**Zero Balance Due
This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by Hartford Insurance Company of the Midwest

Company NAIC: 37478



File: 17797254

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