

STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

AGENCY INFORMATION

Agency Number 85861
 Agency COMISKEY CAPITAL INS AGENCY
 INC
 Address 401 TIKI DR,
 City, State, Zip TIKI ISLAND, TX 77554-8146
 Phone Number 409.935.0086

QUOTE INFORMATION

Quote Number 42QT4945701699
 Applicant LOVELESS, JUDY
 Small Business No
 Non-Profit No
 Current Date 02/07/2022
 Effective Date 02/07/2022

BUILDING INFORMATION

Property Address	943 LONG REACH DR	Building Replacement Cost	\$641,038
City, State, Zip	GALVESTON, TX 77554-2846	Building Square Footage	4190 sq. ft.
Construction Date	07/01/2018	Occupancy Type	Single Family Home
Primary Residence	Yes	Foundation Type	Elevated with Enclosure (Post, Pile, or Pier)
Pre-FIRM	No	# of Floors	2
Newly Mapped Discount	No	Elevation Certificate	Yes
Machinery & Equipment	Elevated	Lowest Floor Elevation	20.6 feet
Building Flood Proofed	No		

COMMUNITY INFORMATION

Program Type Flood Regular Policies
 Community 481585 - TIKI ISLAND, VILLAGE OF
 Flood Risk/Rated Zone VE
 Zone Determination # DRP0000000013085144
 Zone Reference # 1427441473

COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible
Building	\$250,000	\$10,000
Contents	\$100,000	\$10,000
Discount/Surcharge	\$608	
1 Year Premium	\$3,479	

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

_____ I reject building and contents coverage for flood protection.

_____ I understand that my building coverage is lower than the replacement cost of my structure.

Property Owner Signature: _____ Date: _____

This quote is issued by Wright National Flood Insurance Company

20220207124855

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.



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AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$1,000	\$0	\$3,699
\$1,250	\$2,000	\$0	\$3,692
\$1,250	\$5,000	\$0	\$3,665
\$1,250	\$10,000	\$0	\$3,606
\$2,000	\$1,000	\$0	\$3,686
\$2,000	\$2,000	\$0	\$3,680
\$2,000	\$5,000	\$0	\$3,652
\$2,000	\$10,000	\$0	\$3,593
\$5,000	\$1,000	\$0	\$3,653
\$5,000	\$2,000	\$0	\$3,646
\$5,000	\$5,000	\$0	\$3,619
\$5,000	\$10,000	\$0	\$3,560
\$10,000	\$1,000	\$0	\$3,572
\$10,000	\$2,000	\$0	\$3,565
\$10,000	\$5,000	\$0	\$3,536
\$10,000	\$10,000	\$0	\$3,479

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City National Insurance Company

Administered By



Insurance Quote

Thank you for your interest in the City National Insurance Company, administered by Velocity Risk Underwriters, LLC. Based on the information you provided us, we are pleased to provide you with the following quote:

Insured	Property Location	Quote Number: 817929
Judy Loveless	943 Long Reach Dr	Proposed Effective Date: 03/01/2022
	Galveston, TX 77554-3000	Quote Date: 02/07/2022
		Agency: Comiskey Capital Insurance Agency Inc
		Agency Number: 7276
		Agency Phone Number: (409) 935-0086

Coverages and Limits of Liability

Policy Type	Homeowners	Coverage A - Dwelling	\$1,492,700
Construction Type	Frame	Coverage B - Other Structures	\$149,270
Protection Class	3	Coverage C - Personal Property	\$746,350
Usage	Primary	Coverage D - Loss of Use	\$447,810
Construction Year	2018	Coverage E - Personal Liability	\$300,000
AOP Deductible	\$5,000	Coverage F - Medical Payments	\$5,000
Windstorm or Hail Deductible	5% of Coverage A (\$74,635)		

Policy Forms and Endorsements

	Limit	Premium
Personal Property Replacement Cost Loss Settlement		
Business Property Increased Limits	\$5,000 - Included	
Water Damage Coverage		
Windstorm or Hail Percentage Deductible		

Discounts, Surcharges, and Fees

- Advance Purchase Discount
- Fire Protective Device Discount
- Theft Protective Device Discount

Total

Total Premium	\$17,621
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Payment Options

\$17,621.00	1 - Pay - Full Payment
\$8,853.00	2 - Pay - 50.0% of the total premium, plus fees, at the inception of the policy with the remaining 50.0% of the premium due 150 days after the inception of the policy; a \$5.00 service charge is applicable to all installments
\$4,467.00	4 - Pay - 25.0% of the total premium, plus fees, at the inception of the policy with the remaining 75.0% of the premium due in three equal installments 90, 180, & 270 days after the inception of the policy; A \$5.00 service charge is applicable to all installments

Payment of Premium does NOT automatically attach coverage. The terms of this quote do not in any way alter the terms and conditions of any policy delivered. Please closely examine the policy when received.