



December 27, 2021

NATALIE LANSANGAN
10614 GREAT PLAINS LN
HOUSTON, TX 77064

Policy Number: 0001388059

Insured(s): NATALIE LANSANGAN
Property Location: 4210 JACKSON DR
GALVESTON, TX 77554

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://Nationalgeneral.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 nationalgeneral@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: JOHN SPURGEON

Agent's Phone Number: (409) 945-4746

- 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.



Auto, Home & Health Insurance
BRAD SPURGEON INSURANCE AGENCY INC
1118 14TH ST N
TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0001388059
Company Policy Number: 0001388059
Agent: JOHN SPURGEON

Policy Term: 01/12/2022 12:01 AM through 01/12/2023 12:01 AM
Renewal Billing Payor: FIRST MORTGAGEE

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
(888) 598-0296

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
NATALIE LANSANGAN 10614 GREAT PLAINS LN HOUSTON, TX 77064	NATALIE LANSANGAN 10614 GREAT PLAINS LN HOUSTON, TX 77064

COMPANY MAILING ADDRESS	PROPERTY LOCATION
INTEGON NATIONAL INSURANCE COMPANY PO BOX 912063 DENVER, CO 80291-2063	4210 JACKSON DR GALVESTON, TX 77554

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

DESCRIPTION: N/A

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	01/12/2021	DATE OF CONSTRUCTION:	01/01/1964
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	485469 0493 G REGULAR PROGRAM
BUILDING OCCUPANCY:	SINGLE FAMILY	COMMUNITY NAME:	GALVESTON, CITY OF
CONDOMINIUM INDICATOR:	NOT A CONDO	CURRENT FLOOD ZONE:	AE
NUMBER OF UNITS:	N/A	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	YES	FLOOD RISK/RATED ZONE:	AE
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	2
BUILDING TYPE:	ONE FLOOR	ELEVATED BUILDING TYPE:	ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: ENCLOSURE WITH PROPER OPENINGS			

MORTGAGEE / ADDITIONAL INTEREST INFORMATION		LOAN NO:
FIRST MORTGAGEE:	WELLS FARGO BANK NA #936 ISAOA PO BOX 100515 FLORENCE, SC 29502-0515	0600749519
SECOND MORTGAGEE:		N/A
ADDITIONAL INTEREST:		N/A
DISASTER AGENCY:		CASE NO: N/A DISASTER AGENCY:

PREMIUM CALCULATION – Pre-FIRM Elevation Rated								Prefirm Elevation Rated	
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM	
BUILDING	\$250,000	\$1,250	\$60,000	0.510	\$190,000	0.110	(\$10.00)	\$505.00	
CONTENTS	\$100,000	\$1,250	\$25,000	0.380	\$75,000	0.120	(\$4.00)	\$181.00	

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

ANNUAL SUBTOTAL:	\$686.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 20%	(\$138.00)
RESERVE FUND ASSESSMENT: 18.0%	\$100.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$654.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$729.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Rendall / President

Rhonda Ferguson / Secretary

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

Zero Balance Due - This Is Not A Bill

Policy issued by INTEGON NATIONAL INSURANCE COMPANY

Company NAIC: 29742



File: 18236682

Page 1 of 1



DocID: 151509055

This page is intentionally left blank.