



BENCHMARK INSURANCE GROUP OF TEXAS  
 PO BOX 701308  
 HOUSTON, TX 77270

Agency Phone: (281) 569-4353

NFIP Policy Number: 0000094491  
 Company Policy Number: UICF480094491-01  
 Agent: JIVAR NIHAD FOTY

Payor: INSURED  
 Policy Term: 06/02/2022 at time of closing - 06/02/2023 12:01 AM  
 Policy Form: DWELLING POLICY

To report a claim  
 visit or call us at: <https://uictx.managefood.com>  
 (888) 598-0457

**NEW FLOOD INSURANCE POLICY DECLARATIONS**  
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
HOME LIQUIDATORS 2 LLC 7605 CANAL ST HOUSTON, TX 77012	HOME LIQUIDATORS 2 LLC 7605 CANAL ST HOUSTON, TX 77012



COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
UNIVERSAL NORTH AMERICA INSURANCE COMPANY PO BOX 912017 DENVER, CO 80291-2017	724 17TH ST SAN LEON, TX 77539-2705

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME	MAIN DWELLING
NUMBER OF UNITS: N/A	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	DATE OF CONSTRUCTION: 01/01/2014
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	CURRENT FLOOD ZONE: AE
PRIOR NFIP CLAIMS: 0 CLAIM(S)	FIRST FLOOR HEIGHT (FEET): 1.0
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	DISASTER AGENCY:
FIRST MORTGAGEE: DASH FUNDS, LLC 9818 FRY ROAD SUITE 150 #48 CYPRESS, TX 77433	LOAN NO: N/A
SECOND MORTGAGEE:	LOAN NO: N/A
ADDITIONAL INTEREST:	LOAN NO: N/A
DISASTER AGENCY:	CASE NO: N/A
	DISASTER AGENCY:

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$100,000	\$5,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agent. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$1,848.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$35.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,883.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,883.00
RESERVE FUND ASSESSMENT:	\$339.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$2,519.00</b>

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

Miguel Barrales / President

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: UNIVERSAL NORTH AMERICA INSURANCE COMPANY

Insurer NAIC Number: 10759



File: 19463383

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**UNIVERSAL**

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BENCHMARK INSURANCE GROUP OF TEXAS  
PO BOX 701308  
HOUSTON, TX 77270



JUNE 08, 2022



HOME LIQUIDATORS 2 LLC  
7605 CANAL ST  
HOUSTON, TX 77012



Policy Number: UICF480094491-01

Insured(s): HOME LIQUIDATORS 2 LLC  
Property Location: 724 17TH ST  
SAN LEON, TX 77539-2705

### ***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://uictx.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 [uictxcs@torrentcorp.com](mailto:uictxcs@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.