



ASSURANT®

American Bankers Insurance
Company of Florida

Agent Contact Information

Smi Agency
1802 Broadway Ave Ste 118
Galveston, TX 77550-4953
(409) 765-9515
Insurer NAIC Number 10111

Policy Number 69000856032022
NFIP Policy Number 6900085603
Policy Term 05/02/2022 12:01 AM - 05/02/2023 12:01 AM
Endorsement Effective Date 07/13/2022 12:01 AM
Reason for Change Other
Policy Form Dwelling Policy
Policy Declarations Type Revised Policy Declarations
Payor Insured
Rate Category Rating Engine

Flood Insurance Policy Declarations
THIS IS NOT A BILL

Insured Name and Mailing Address

Jim HALL
9416 JAMAICA BCH
GALVESTON, TX 77554-8601

Property Location

16605 FLOUNDER
GALVESTON, TX 77554-0000

COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
Building	\$250,000	\$2,000	Building Premium	\$893
Contents	\$57,000	\$2,000	Contents Premium	\$455

ICC Premium	\$26
Mitigation Discounts	(\$0)
CRS Discount	(\$118)
Full-Risk Premium	\$1,256

<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(\$780)
Pre-FIRM Discount	(\$0)
Newly Mapped Discount	(\$0)
Other Statutory Discounts	(\$0)
Discounted Premium	\$476

PROPERTY INFORMATION

Flood Zone	AE
Primary Residence	Yes
Building Occupancy	Single-Family Home
Building Description	Main Dwelling
Building Description Detail	
First Floor Height	8.2000002624 Feet
Method Used for 1st Floor Height	EC
Property Description	Elevated w/o enclsr. on Posts, 1 Floor, Frame
Date of Const/Substantial Imp	01/18/1988
Replacement Cost Value	\$250,000
Prior NFIP Claims	0 claims
Number of Units	1

<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$86
HFIAA Surcharge	\$25
Federal Policy Fee	\$47
Probation Surcharge	\$0
Total Annual Premium	\$634

Your property's NFIP flood claims history can affect your premium.

MORTGAGE INFORMATION

First Mortgagee

FROST BANK ISAOA/ATIMA
PO Box 1600
San Antonio, TX
78296-1600
Loan# 46152749004

RECEIVED
JUL 16 2022
SBI

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

For Questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](https://www.floodsmart.gov/floodcosts).

Policy Issued By: American Bankers Insurance Company of Florida

Printed: 06/22/2022

American Bankers Insurance Company of Florida
FLOOD SERVICE CENTER
P.O. Box 8695
Kalispell, MT 59904-8695

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SMI AGENCY
1802 BROADWAY ST STE 118
GALVESTON, TX 77550-4953



POLICY CHANGES:

First Mortgagee Address
First Mortgagee State
First Mortgagee City
First Mortgagee Name
First Mortgagee Loan#
First Mortgagee Zip

FROM:

PO BOX 7933
OH
SPRINGFIELD
TRUIST BANK ISAOA/ATIMA
6997048251
45501-7933

TO:

PO Box 1600
TX
San Antonio
FROST BANK ISAOA/ATIMA
46152749004
78296-1600