



BRAD SPURGEON INSURANCE AGENCY INC  
1118 14TH ST N  
TEXAS CITY, TX 77590

CHEVRON FEDERAL CREDIT UNION  
ISAOA/ATIMA  
PO BOX 5507  
NORWELL, MA 02061



BRAD SPURGEON INSURANCE AGENCY INC  
1118 14TH ST N  
TEXAS CITY, TX 77590

Agency Phone: (409) 945-4746

NFIP Policy Number: 0002570329  
Company Policy Number: 0002570329  
Agent: JOHN SPURGEON

Payor: INSURED  
Policy Term: 11/01/2022 at time of closing - 11/01/2023 12:01 AM  
Policy Form: DWELLING POLICY

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

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

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
CHEVRON FEDERAL CREDIT UNION ISAOA/ATIMA PO BOX 5507 NORWELL, MA 02061	PETE SIXSMITH 3921 MENDOCINO DR GALVESTON, TX 77554-7784

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
INTEGON NATIONAL INSURANCE COMPANY PO BOX 912063 DENVER, CO 80291-2063	3921 MENDOCINO DR GALVESTON, TX 77554-7784

RATING INFORMATION	BUILDING DESCRIPTION:	BUILDING DESCRIPTION DETAIL:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME NUMBER OF UNITS: N/A PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION PRIOR NFIP CLAIMS: 0 CLAIM(S)	MAIN DWELLING	N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	DATE OF CONSTRUCTION:	CURRENT FLOOD ZONE:	FIRST FLOOR HEIGHT (FEET):	FIRST FLOOR HEIGHT METHOD:
FIRST MORTGAGEE: CHEVRON FEDERAL CREDIT UNION ISAOA/ATIMA PO BOX 5507 NORWELL, MA 02061 SECOND MORTGAGEE: ADDITIONAL INTEREST: DISASTER AGENCY:	01/01/2010	VE	11.8	FEMA DETERMINED

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	\$100,000	\$1,000

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 agency. "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:	\$1,069.00
CONTENTS PREMIUM:	\$666.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$33.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$314.00)
FULL RISK PREMIUM:	\$1,454.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,454.00
RESERVE FUND ASSESSMENT:	\$262.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,013.00

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

Insurer NAIC Number: 29742



File: 21342230

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