



ETL INSURANCE AGENCY, LLC  
712 W DIVISION ST  
ORANGE, TX 77630

Agency Phone: (409) 330-4344

NFIP Policy Number: 0000045467  
Company Policy Number: 0000045467  
Agent: EMILY LOWE

Payor: INSURED  
Policy Term: 11/08/2022 12:01 AM - 11/08/2023 12:01 AM  
Policy Form: DWELLING POLICY

To report a claim  
visit or call us at: <https://centauri.manageflood.com>  
(888) 481-1141

**REVISED FLOOD INSURANCE POLICY DECLARATIONS**  
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
CMJ DEVELOPMENTS LLC-ELIZABETH MITCHELL PO BOX 1115 NEDERLAND, TX 77627	CMJ DEVELOPMENTS LLC-ELIZABETH MITCHELL PO BOX 1115 NEDERLAND, TX 77627

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
CENTAURI INSURANCE PO BOX 912487 DENVER, CO 80291-2487	2206 INTERNATIONAL AVE ORANGE, TX 77632-1412

BUILDING DESCRIPTION: MAIN DWELLING  
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION	DATE OF CONSTRUCTION:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME	01/01/1981
NUMBER OF UNITS: N/A	CURRENT FLOOD ZONE: X
PRIMARY RESIDENCE: YES	FIRST FLOOR HEIGHT (FEET): 1.1
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED
PRIOR NFIP CLAIMS: 0 CLAIM(S)	

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$200,000	\$2,000
CONTENTS:	\$80,000	\$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).

ENDORSEMENT EFFECTIVE DATE: 07/07/2023 12:01 AM  
ENDORSEMENT PREMIUM: (\$77.00)

CHANGES APPLIED TO:  
BUILDING DEDUCTIBLE, CONTENTS DEDUCTIBLE, INSURED / MAILING ADDRESS, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,138.00
CONTENTS PREMIUM:	\$703.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$35.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,876.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,389.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$487.00
RESERVE FUND ASSESSMENT:	\$88.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$647.00
PRORATA PREMIUM ADJUSTMENT:	\$150.00
ADJUSTED ANNUAL PREMIUM:	\$797.00

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

*Jenna Feverston*

Jenna Feverston

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

Policy issued by: CENTAURI INSURANCE

**Zero Balance Due - This Is Not A Bill**

Insurer NAIC Number: 12573



File: 21222447

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DocID: 225419140