



PROPERTY ADDRESS #:	103 LAGO VISTA, Kemah, TX, 77565	ENDORSEMENT EFFECTIVE DATE:	08-28-2023
POLICY #:	8704676125	REASON FOR CHANGE:	
NFIP POLICY #:	8704676125	POLICY FORM:	Dwelling Policy
POLICY TERM:	08-28-2023 (12:01 AM) - 08-28-2024 (12:01 AM)	POLICY DECLARATIONS TYPE:	Revised Policy Declarations
POLICY ISSUED BY:	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	RATE CATEGORY :	RatingEngine
PAYOR:	CALIBER HOME LOANS INC ISAOA		

INSURED NAME & MAILING ADDRESS

CURTIS RICE
103 LAGO VISTA ST,
Kemah, TX, 77565

AGENT CONTACT INFORMATION

J-K BROWN ENTERPRISES INC
3032 MARINA BAY DR STE 100,
League City, TX, 77573
Phone : 2813342886

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE
Building	\$ 250,000	\$ 1,250
Contents	\$ 100,000	\$ 1,000

\$ 1,902

Total Annual Payment

Coverage limitations may apply. See your Policy Form for details.

Includes Premium, Discounts, Fees, and Surcharges

Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	1
Method Used to Determine FFH	FEMA Determined
Property Description	Slab on Grade (non-elevated), 2 Floors , Frame
Date of Construction	01-01-1996
Prior NFIP Claims	0 Claim(s)

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

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 2,703
Contents Premium:	\$ 1,747
Increased Cost of Compliance (ICC) Premium:	\$ 75
Community Rating System Discount:	\$ (1,083.00)
Full-Risk Premium:	\$ 3,442
Statutory Discounts:	
Annual Increase Cap Discount:	\$ (1,891.00)
Discounted Premium:	\$ 1,551
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 279
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium	\$ 1,902

ADDITIONAL INTERESTS

First Mortgagee
CALIBER HOME LOANS INC ISAOA,
PO BOX 7731,
Springfield, Clark County, OH, 45501
Loan # : 9772648250

If there have been any mortgagee changes, please make sure your profile reflects the changes.
For questions about your flood insurance rating, contact your agent or insurance company.
To learn more about your flood risk, please visit FloodSmart.gov

Date Mailed: 09-19-2023

