



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0045113
 2/06/23
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1152036720 02	1152036720	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/01/23 To: 3/01/24 12:01 am Standard Time	02/06/2023	0045113	1152036720

Agent (281)996-7661
 DAVID KIMBROUGH INS AGENCY
 317 S FRIENDSWOOD DR
 FRIENDSWOOD TX 77546-3903

NATHAN M MCDERMOTT
 3610 AVENUE Q
 GUEST HOUSE AT REAR
 GALVESTON TX 77550-7563

kathi@davidkimbroughinsurance.com

Property Location (if other than above)

3610 AVENUE Q, GUEST HOUSE AT REAR, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: Y
 Building Occupancy: Single Family
 Building Description: Detached Guest House

Flood Risk: AE
 First Floor Height: 3.0 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 06/01/1960
 Prior NFIP Claims: 0

Property Description: Elevated with enclosure on posts/piles/piers, 2 floors, Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$55,000	\$631.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$12.00
 Mitigation Discount: \$8.00
 Community Rating Discount: \$88.00
 FULL RISK PREMIUM: \$547.00
 Statutory Discounts
 Annual Increased Cap Discount: \$401.00
 DISCOUNTED PREMIUM: \$146.00
 Reserve Fund Assessment: \$26.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$25.00
 TOTAL WRITTEN PREMIUM AND FEES: \$244.00

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

THIS IS NOT A BILL

Premium Paid by: First Mortgagee

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0120 0120 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Company



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42 1152036720 02

Agent (281)996-7661
DAVID KIMBROUGH INS AGENCY
317 S FRIENDSWOOD DR
FRIENDSWOOD TX 77546-3903

First Mortgagee
Loan 3006872679
TRUIST BANK
ISAOA ATIMA
PO BOX 7952
SPRINGFIELD OH 45501-7952

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

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.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company

