



General Indemnity Company
 National Flood Insurance Program (NFIP)
 9800 Fredericksburg Road
 San Antonio, Texas 78288-0489
 NAIC: 02003

Policy Number:
 0268 81 39 0F

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.
 Policy Term: 12/11/2023 (12:01 a.m.) to 12/11/2024 (12:01 a.m.)

Named Insured / Property Location

LUCINDA M MELDER
 MICHAEL MELDER
 3936 GALLEON
 GALVESTON, TX 77554

Additional Insured:

Premium Payor: Insured

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 1,250	\$ 853.00
Contents	\$ 100,000	\$ 1,000	\$ 565.00
		Increased Cost of Compliance:	\$ 27.00
		Community Rating System Discount:	\$ 0.00
		Full Risk Premium Excluding Fees and Surcharges:	\$ 1,445.00

STATUTORY DISCOUNTS

\$ 0.00

Discounted Premium: \$ 1,445.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 260.00

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 25.00

Federal Policy Fee: \$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

\$ 1,777.00

LOCATION AND PROPERTY INFORMATION

Flood Zone: AE

Date of Construction: 01/01/1998

Primary Residence: Yes

Building Occupancy: Single-Family Home

Prior NFIP Claims: 0 claim(s)

Method Used to Determine First Floor Height: Elevation Certificate

First Floor Height: 12.90ft

Building Description: Main Dwelling

Property Desc: Elevated with enclosure on posts, piles or piers, two floors, frame construction

Your Property's NFIP Flood claims history can affect your premium.

LENDER INFORMATION

First Mortgagee

None

Second Mortgagee

None

Loan Number: None

Loan Number: None

Other Mortgagee

None

Loss Payee

None

Loan Number: None

Loan Number: None

Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses. Contact USAA at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722 between 7:30 a.m. and 6:00 p.m. CST Monday – Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday