

RISK RATING 2.0 FLOOD INSURANCE APPLICATION



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

POLICY INFORMATION

Policy Number	42115250562000	Policy Period	10/21/2023 to 10/21/2024
Bill To Renewal	Insured	Waiting Period	Standard - 30 Day Wait

AGENT/PRODUCER INFORMATION

Agency GABOUREL INSURANCE AGENCY
Agency Address 6454 CONCORD RD
City, State, Zip BEAUMONT, TX 77708-4315
Agent Phone 409.898.2693
Email Address becky_thompson4@yahoo.com
Agency Number 701925

POLICYHOLDER INFORMATION

Insured Name DWAYNE NIELSEN BARBARA NIELSEN
Property Address 2419 AUDUBON AVE
 GILCHRIST, TX 77617
Phone Number 406.307.4458
Email Address barbnielsen22@gmail.com
Mailing Address 305 PEBBLE CREEK DR
 RED OAK, TX 75154-2454

COMMUNITY INFORMATION

Community Name	GALVESTON COUNTY*	Zone Determination	Yes
Community Program Type	Regular	Certificate #	10919710
Current Community Number	485470	Determination #	DRP00000000016045861
Current Map Panel Suffix	0163 G	Map Date	08/15/2019
Current Flood Zone	VE		

BUILDING LOCATION

County or Parrish	GALVESTON	Leased Federal Land	No
Latitude	29.517136	CBRS/OPA	No
Longitude	-94.477310		

BUILDING INFORMATION

Building Occupancy	Single Family Home	Original Construction Date	12/28/2021
Building Description	Main Dwelling	Number of Units in Building	1
Building Purpose	Residential	Course of Construction	No
Residential Use Percentage	100%	Walled & Roofed	Yes
Building Flood Proofed	No	Over Water	Not Over Water
Building Square Footage	1250 sq. ft.	Machinery and Equipment Discount	No
Number of Floors	1	Elevators	No
Construction Type	Frame	Principal/Primary Residence	No
Foundation Type	Elevated without Enclosure	Percentage of Residency	50% or Less
		Replacement Cost	\$197,402
		Additions and Extensions	None
		Rental Property	No
		Tenant Building Coverage	Not Applicable

BUILDING ELEVATION INFORMATION

First Floor Height	17.0	Elevation Certification Date	08/23/2023
First Floor Height Used	17.0	Diagram Number	5
Method to Determine First Floor Height	EC	Lowest Adjacent Grade	5.9 feet
		Lowest Floor Elevation	22.9 feet

This policy is issued by Wright National Flood Insurance Company

42115250562000 - 20230921160707 - 1,692.00

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COVERAGE INFORMATION				DISCOUNTS	
Coverage	Limits	Deductible	Premium	Prior Newly Mapped Lapse	No
Building	\$250,000	\$1,250	\$947	Newly Mapped Eligible	No
Contents	\$10,000	\$1,000	\$213	Prior Pre-FIRM Lapse	No

PREMIUM INFORMATION		
Building Premium	+	\$947
Contents Premium	+	\$213
Increased Cost of Compliance (ICC) Premium	+	\$22
Mitigation Discount	-	\$0
Community Rating System Discount	-	\$0
FULL RISK PREMIUM	=	\$1,182
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
ADJUSTED PREMIUM	=	\$1,182
Reserve Fund Assessment	+	\$213
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$1,692

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

By signing this application, I acknowledge the above Important Disclosure Regarding Your Deductible Options has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 08/23/2023

I understand that my building coverage is lower than the replacement cost of my structure. Initials: BN

The above statements are correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

<u>Barbara Nielsen</u> Barbara Nielsen (Sep 28, 2023 11:36 CDT)	<u>Dwayne Nielsen</u> Dwayne Nielsen (Sep 28, 2023 19:30 CDT)	Sep 28, 2023
Print Name of Insured	Signature of Insured	Date
<u>Tina Licatino</u>	<u>Tina Licatino</u>	<u>9/28/23</u>
Print Name of Agent/Broker	Signature of Agent/Broker	Date