



Allstate Insurance Company

Agent Contact Information
Gintert, Frederick
417 N 10Th Street
Laporte, TX 77571-0000
(281) 470-9900
Insurer NAIC Number 19232

Policy Number 48064320312023
NFIP Policy Number 4806432031
Policy Term 03/01/2023 12:01 AM - 03/01/2024 12:01 AM
Policy Form Dwelling Policy
Policy Declarations Type Renewal Policy Declarations
Payor Insured
Rate Category Rating Engine

Flood Insurance Policy Declarations

THIS IS NOT A BILL

Insured Name and Mailing Address

Andrea Gerber,
1239 Oahu Dr
Tiki Island, TX 77554-6177

Property Location

1239 Oahu Dr
Tiki Island, TX 77554-6177

COVERAGE AND RATING

	Coverage	Deductible	Premium Details	
Building	\$250,000	\$2,000	Building Premium	\$2,515
Contents	\$68,000	\$2,000	Contents Premium	\$1,118

PROPERTY INFORMATION

Flood Zone	VE
Primary Residence	Yes
Building Occupancy	Single-Family Home
Building Description	Main Dwelling
Building Description Detail	
First Floor Height	11.1 Feet
Method Used for 1st Floor Height	Elevation Certificate
Property Description	Elevated w/o enclsr. on Posts, 1 Floor, Frame
Date of Const/Substantial Imp	06/01/1976
Replacement Cost Value	\$250,000
Prior NFIP Claims	0 claims
Number of Units	1

ICC Premium	\$69
Mitigation Discounts	(-\$0)
CRS Discount	(-\$526)
Full-Risk Premium	\$3,176
<u>Statutory Discounts</u>	
Annual Increase Cap Discount	(-\$2,558)
Pre-FIRM Discount	(-\$0)
Newly Mapped Discount	(-\$0)
Other Statutory Discounts	(-\$0)
Discounted Premium	\$618
<u>Fees and Surcharges</u>	
Reserve Fund Assessment	\$111
HFIAA Surcharge	\$25
Federal Policy Fee	\$47
Probation Surcharge	\$0
Total Annual Premium	\$801

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

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

MORTGAGE INFORMATION

Coverage limitations may apply. See your policy form for details.

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](https://www.floodsmart.gov/floodcosts).

Policy Issued By: Allstate Insurance Company

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