



Policy Number: 4400296168
Policy Term: May 31, 2023 at (12:01 a.m.) - May 31, 2024 at (12:01 a.m.)
Policy Form: Dwelling Policy
Policy Declarations Type: Renewal Policy Declarations
Rate Category: Rating Engine
Insured Property Location: 2019 W INDIES CT
 HOUSTON, TX 77058-4250

To report a claim visit <https://my.nfipdirect.fema.gov>
 or call us at: (800) 767-4341

FLOOD INSURANCE POLICY DECLARATIONS

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

Policyholders(s)/Mailing Address:

HENRIK RYHOLT
 2019 W INDIES CT
 HOUSTON, TX 77058-4250

Agent:

ERIN ABURAJOUH, JOHNNY R WHITE
 549 N FM 270 STE 100
 LEAGUE CITY, TX 77573-3237
 (281) 333-5050
 ERIN.ABURAJOUH.WY46@STATEFARM.COM

Insurer NAIC Number: 99999

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$5,000
Contents	\$100,000	\$5,000

\$8,050.00

Total Annual Payment
 Includes Premium, Discounts, Fees, and Surcharges

Payor: Lender (1st Mortgagee)

Premium Details

<i>Building Premium</i>	\$5,152.00
<i>Contents Premium</i>	\$2,299.00
<i>Increased Cost of Compliance (ICC) Premium</i>	\$75.00
<i>Mitigation Discounts</i>	(\$0.00)
<i>Community Rating System Discount</i>	(\$765.00)
Full-Risk Premium	\$6,761.00
Discounted Premium	\$6,761.00
Fees and Surcharges	
• Reserve Fund Assessment	\$1,217.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25.00
• Federal Policy Fee	\$47.00
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$8,050.00

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Location and Property Information

Primary Residence	Yes
Building Occupancy	Single-Family Home
Building Description	Main Dwelling
Building Description Detail	N/A
Current Flood Zone	AE
First Floor Height	1.5 ft
Method Used to Determine First Floor Height	Elevation Certificate
Property Description	Slab on grade (Non-Elevated), 2 floor(s), Frame construction
Number of Units	N/A
Date of Construction	01/01/1983
Prior NFIP Claims	0 claim(s)

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

Lender Information

1st Mortgagee
FIRST UNITED BANK & TRUST
PO BOX 1988
KENNESAW, GA 30156

2nd Mortgagee
N/A

Loan No: 3298155

Loan No: N/A

Loss Payee
N/A

Disaster Agency
N/A

Loan No: N/A

Case No: N/A
Disaster Agency: N/A

Please review this declaration page for accuracy. If any changes are needed, contact your agent. The "Full Risk Premium" is for this policy term only. It is subject to change annually if there is any change in the rating elements. "Mitigation Discounts" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately.

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.