



Policy Number: RL10377134

Policy Term: October 11, 2023 at (12:01 a.m.) - October 11, 2024 at (12:01 a.m.)

Endorsement Effective Date: February 07, 2024 at (12:01 a.m.)

Reason for Change: Mortgagee

Policy Form: Dwelling Policy

Policy Declarations Type: Revised Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 2323 RED BUD LN  
EAST BERNARD, TX 77435-8456

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:**

ERIC BRADICICH / DANA BRADICICH  
2323 RED BUD LN  
EAST BERNARD, TX 77435-8456

**Agent:**

GLENN KAMINSKY, GLENN L KAMINSKY  
902 RIVER OAKS CT  
EAST BERNARD, TX 77435  
(979) 335-4461  
G2KAMIN@LIVE.COM

Insurer NAIC Number: 99999

## Policy Coverages & Endorsements

| COVERAGE | LIMIT     | DEDUCTIBLE |
|----------|-----------|------------|
| Building | \$250,000 | \$1,250    |
| Contents | N/A       | N/A        |

# \$748.00

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

Payor: Policyholder(s)

## Premium Details

|   |                   |
|---|-------------------|
| <i>Building Premium</i>   | <b>\$2,111.00</b> |
| <i>Contents Premium</i>   | <b>\$0.00</b>     |
| <i>Increased Cost of Compliance (ICC) Premium</i>                             | <b>\$40.00</b>    |
| <i>Mitigation Discounts</i>   | (\$0.00)          |
| <i>Community Rating System Discount</i>                                       | (\$0.00)          |
| <b>Full-Risk Premium</b>  | <b>\$2,151.00</b> |
| Statutory Discounts   |                   |
| • Annual Increase Cap Discount  | (\$1,578.00)      |
| <b>Discounted Premium</b>   | <b>\$573.00</b>   |
| Fees and Surcharges   |                   |
| • Reserve Fund Assessment   | \$103.00          |
| • Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge       | \$25.00           |
| • Federal Policy Fee  | \$47.00           |
| <b>Total Annual Premium</b>   | <b>\$748.00</b>   |
| <b>Prorated Premium Adjustment</b>  | <b>\$0.00</b>     |
| <b>Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b> | <b>\$748.00</b>   |