



## Flood Insurance Policy Information

Do you have a current flood insurance policy?

Yes

No

Do you have the declarations page on hand?

Yes

No

Insurance Company: Texas Farmers Ins Co Agent: Stewart Kile

Contact Number: 409-860-3633

Policy Number: 0600029909 Policy Term: 2/22/24 - 2/22/25

NFIP Number: 0600029909 Premium Amount: 5857

Name(s) on Policy: Garry OFFERMAN + Betty OFFERMAN

Property Address: 3495 Briar Way, Beaumont, TX 77706

Purchasers: \_\_\_\_\_ Phone: \_\_\_\_\_

Mortgage Company: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Representative: \_\_\_\_\_ Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Title Company: \_\_\_\_\_

Representative: \_\_\_\_\_ Phone: \_\_\_\_\_

Date of Sale: \_\_\_\_\_

Will this be Mortgagee Billed?      Yes              No

Is the Building a Rental Property?      Yes              No

Building Purpose:      100% Residential      100% NON-Residential      Mixed Use

If Mixed Use, Percentage of Residential Area: \_\_\_\_\_%

Business Property:      Yes              No

Include Coverage for Additions or Extensions:

No Addition/Extension              Includes Additions/Extensions

Excludes Additions/Extensions              Building is Addition/Extension

What percentage of the year following the policy effective date will the insured live in the building?

50% or Less              Between 51-79%              80% or more

If an Excess policy is on file, does the purchaser want to assume it?      Yes              No



Texas Farmers Insurance Company  
 PO Box 2057 Kalispell MT 59903 USA

Texas Farmers Insurance Company  
<https://www.farmers.com/>  
 (888) 391-2810  
 NAIC# : 21660

PROPERTY ADDRESS #: **3495 BRIAR WAY, Beaumont, TX, 77706**  
 POLICY #: 0600029909  
 NFIP POLICY #: 0600029909  
 POLICY TERM: **02-22-2024 (12:01 AM) - 02-22-2025 (12:01 AM)**  
 POLICY ISSUED BY: Texas Farmers Insurance Company  
 PAYOR: GARRY OFFERMAN

POLICY FORM: Dwelling Policy  
 POLICY DECLARATIONS TYPE: Renewal Policy Declarations  
 RATE CATEGORY : RatingEngine

INSURED NAME & MAILING ADDRESS  
**GARRY OFFERMAN & BETTY A OFFERMAN**  
 3495 BRIAR WAY,  
 Beaumont, TX, 77706

AGENT CONTACT INFORMATION  
 Stewart Kile  
 Stewart Kile  
 5815 PHELAN BLVD, Beaumont, TX, 77706  
 Phone : 4098603633

## FLOOD INSURANCE POLICY DECLARATIONS

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

### Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE
Building	\$ 250,000	\$ 2,000
Contents	\$ 100,000	\$ 2,000

**\$ 857**

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

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.

Coverage limitations may apply. See your Policy Form for details.

### Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	1
Method Used to Determine FFH	EC
Property Description	Elevated without enclosure on piers, posts & piles, 2 Floors, Frame
Date of Construction	01-01-1999
Prior NFIP Claims	0 Claim(s)

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

### Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 614
Contents Premium:	\$ 402
Increased Cost of Compliance (ICC) Premium:	\$ 19
Community Rating System Discount:	\$ (126.00)
Full-Risk Premium:	\$ 909
Statutory Discounts:	
Annual Increase Cap Discount:	\$ (244.00)
Discounted Premium:	\$ 665
Fees and Surcharges:	
Reserve Fund Assessment:	\$ 120
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
<b>Total Premium</b>	<b>\$ 857</b>

### ADDITIONAL INTERESTS

ADDITIONAL INSURED  
 BETTY A OFFERMAN,  
 3495 BRIAR WAY

Date Mailed: 02-12-2024

If there have been any mortgage changes, please make sure your profile reflects the changes.  
 For questions about your flood insurance rating, contact your agent or insurance company.  
 To learn more about your flood risk, please visit FloodSmart.gov

