

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA**

FLOOD SERVICE CENTER

P.O. Box 8695

KalisPELL, MT 59904-8695

(800)423-4403

STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER:

200421873

POLICY NUMBER:

ALTERNATE POLICY NUMBER:

REQUESTED EFFECTIVE DATE:

5-11-2018 to 5-11-2019

12:01 a.m. local time at the insured property location.

INSURED MAILING ADDRESS	ROCK, KATHY 6419 WYTHE PL NORFOLK, VA 23508-1253	AGENT INFORMATION	Agency: Flood Insurance Hampton Roads Inc Name: Michael Vernon Producer Number: 10464-00343-000-00001 Alternate Agent Number: 1DC0016 Address: 1904 Frizzell Dr Telephone: Virginia Beach, VA 23455-0000 (757)636-6455
	Telephone: Member ID: E-Mail:		PROPERTY ADDRESS
PROPERTY ADDRESS	6419 WYTHE PL Norfolk, VA 23508-1253	FIRST MORTGAGEE INFORMATION	N/A
GENERAL INFORMATION	Insured Small Business: No Insured Non-Profit: No Send Renewal Bill To: Insured Policy Type: Standard Waiting Period: Standard - 30 Day Wait Loan Close Date: Prior Policy Number: Prior Policy Expiration Date: Prior Policy Issued By: Property purchased on or after 07-06-2012: Yes Property Purchase Date: 5-11-2018 Estimated Replacement Cost: \$425,000 Replacement Cost Ratio: 59%		Additional Mortgagee Info on Application Part 2, If applicable.

This quote is as if the mitigation plan has been completed. The plan has not been implemented at this time (04/16/2018).

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	COVERAGE AMOUNT	TOTAL ANNUAL PREMIUM
BUILDING	\$60,000	1.570	\$942	\$190,000	0.080	\$152	\$2,000	(\$82)	\$250,000	\$1,012
CONTENTS	\$25,000	0.690	\$173	\$0	0.120	\$0	\$2,000	(\$13)	\$25,000	\$160

DEDUCTIBLE OPTIONS		
BUILDING	CONTENTS	PREMIUM
\$1,250	\$1,250	\$1,294
\$1,500	\$1,500	\$1,276
\$2,000	\$2,000	\$1,225
\$3,000	\$3,000	\$1,133
\$4,000	\$4,000	\$1,040
\$5,000	\$5,000	\$1,010
\$10,000	\$10,000	\$823

BASE PREMIUM:	\$1,172
Multiplier: 0%	\$0
ICC PREMIUM:	\$5
CRS DISCOUNT: 15%	\$177
RESERVE FUND ASSESSMENT:	\$150
HFIAA SURCHARGE:	\$25
PROBATION SURCHARGE:	\$0
FEDERAL POLICY FEE:	\$50
TOTAL PREMIUM:	\$1,225

FULL PREMIUM MUST ACCOMPANY APPLICATION

Rate Table Used: R3B

This quote was rated with the information provided. Any new or additional information may void this quote, or result in a higher premium.

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

Signature of Agent/Producer _____ Date 4-11-2018

Signature of Insured (Optional) _____ Date

STANDARD FLOOD INSURANCE APPLICATION

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ALTERNATE POLICY NUMBER:

COMMUNITY INFORMATION	Current Community Number: 510104 0018 H	CONSTRUCTION INFORMATION	Date of Construction: 1-1-1948
	Initial Map Date: 8-1-1979		Date of Construction Source: Original Construction Date
BUILDING INFORMATION	Current Map Date: 2-17-2017	OCCUPANCY INFORMATION	Occupancy: Single Family
	Program Type: Regular		% of year Insured Resides: 80% or more; Principal/Primary Res
ENCLOSURE INFORMATION	County: INDEPENDENT CITY	GARAGE INFORMATION	Building in Course of Construction: No
	Current Flood Zone: AE		Building Walled & Roofed: Not over Water
ENCLOSURE INFORMATION	Current BFE: 8.0	BASEMENT INFORMATION	Building Over Water: No
	Flood Zone Determination Number: 15816789		Located on Federal Land: No
ENCLOSURE INFORMATION	Grandfathered: No Grandfathering	ENCLOSURE INFORMATION	House of Worship: No
	Grandfathered Community Number		Agricultural Structure: No
ENCLOSURE INFORMATION	Grandfathered Flood Zone	ENCLOSURE INFORMATION	Business Property: No
	Newly Mapped Community Number: 510104 0018 H		Condo Form of Ownership: No
ENCLOSURE INFORMATION	Newly Mapped Date:	ENCLOSURE INFORMATION	Condo Description: Not a Condo
	Rated Map Date: 02-17-2017		Rental Property: No
ENCLOSURE INFORMATION	Entire Building Coverage: No	ENCLOSURE INFORMATION	Is Insured a Tenant: No
	Building Description: Main House		Is Tenant Requesting Building Coverage:
ENCLOSURE INFORMATION	Building does not have addition(s) or extension(s)	ENCLOSURE INFORMATION	Attached to Building: Yes
	Foundation: Above Grade Crawlspace		Only Enclosure: No
ENCLOSURE INFORMATION	Below Grade All Sides: No	ENCLOSURE INFORMATION	Garage Wall Material:
	Number of Floors: Three Or More Floors		Breakaway Walls:
ENCLOSURE INFORMATION	Attached Garage: Yes	ENCLOSURE INFORMATION	Garage Used for Other Purposes: No
	Attached Garage Location: Adjacent		Garage Walls Finished: No
ENCLOSURE INFORMATION	Additional Building Description: DWELLING	ENCLOSURE INFORMATION	Size of Garage (sq. ft.): 400
	Severe Repetitive Loss Property: No		Area Contains Flood Vents/Permanent Openings: Yes
ENCLOSURE INFORMATION	Building Contains Elevator(s): No	ENCLOSURE INFORMATION	Number of Flood Vents/Permanent Openings w/in 1ft above the ground: 2
	Number of Elevator(s):		Total Area of Vents (sq. in.): 400
ENCLOSURE INFORMATION	Elevator(s) below the Base Flood Elevation:	ENCLOSURE INFORMATION	Machinery or Equipment elevated to the Base Flood Elevation:
	Contents Location: Lowest Floor Above Ground Level and Higher		Value of Machinery/Equipment:
ENCLOSURE INFORMATION	Lowest Floor Elevated By: Solid Foundation Walls	ENCLOSURE INFORMATION	Value of Washers/Dryers/Food Freezers:
	Enclosure Wall Material: Masonry Walls		Basement Area Is:
ENCLOSURE INFORMATION	Breakaway Walls:	ENCLOSURE INFORMATION	Machinery or Equipment elevated to the Base Flood Elevation: n/a
	Enclosure Used for Other Purposes: No		Value of Machinery/Equipment: n/a
ENCLOSURE INFORMATION	Enclosure Walls Finished: No	ENCLOSURE INFORMATION	Value of Washers/Dryers/Food Freezers: n/a
	Size of Crawlspace/Enclosure/Elevator(s) (sq. ft.): 1396		Washers: n/a Dryers: n/a Freezers: n/a
ENCLOSURE INFORMATION	% of area below the elevated floor is enclosed: 100% Fully Enclosed	ENCLOSURE INFORMATION	
	Number of Flood Vents/Permanent Openings w/in 1ft above the ground: 7		
ENCLOSURE INFORMATION	Total Area of Vents (sq. in.): 1400	ENCLOSURE INFORMATION	
	Engineered Flood Openings: Yes		
ENCLOSURE INFORMATION	Machinery or Equipment elevated to the Base Flood Elevation: n/a	ENCLOSURE INFORMATION	
	Value of Machinery/Equipment: n/a		
ENCLOSURE INFORMATION	Value of Washers/Dryers/Food Freezers: n/a	ENCLOSURE INFORMATION	
	Washers: n/a Dryers: n/a Freezers: n/a		

ELEVATION CERTIFICATE INFORMATION	Building Flood Proofed:	No	ELEVATION CERTIFICATE INFORMATION	Attached Garage Elevation:	
	Elevation Certificate Date:	12-11-2017		Lowest Floor -	8.4
	Date Photos Taken:	12-11-2017		Base Flood =	8.0
	Building Diagram Number:	8		Elevation Difference:	0.0
	Flood Proofed Elevation:				
	Top of Bottom Floor Elevation:				
	Base Flood Elevation:	8.0			
	Lowest Floor Elevation:	5.6			
	Next Higher Floor Elevation:	8.4			
	Lowest Adjacent Grade:	5.6			
Highest Adjacent Grade:	6.1				
ADDITIONAL QUESTION(S)	Does the building have a Mid-Level Entry:	n/a	MANUFACTURED (MOBILE) HOMES	Anchoring Method:	
	What is the elevation of the Mid-Level Entry:	n/a		Installation Method:	
	Distance (in feet) from the ground to the Mid-Level entry:	n/a Feet		Make:	
	Any part of the foundation or support system in the water:	n/a		Model:	
	Washers, Dryers or Food Freezers elevated above the Lowest Adjacent Grade:	n/a		Mobile Home Year:	
			Serial Number:		
			Dimensions:		
			Additions/Extensions:		
PRIOR NFIP COVERAGE	Prior NFIP Policy for this property:	No			
	Prior Policy required under mandatory purchase:	No			
	Prior NFIP Policy lapsed:	No			
	Lapse Result of Community Suspension:	No			
	Suspension Date:				
	Reinstatement Date:				
	Reinstatement within 180 Days of Policy Eff Date:	Yes			

SECOND MORTGAGEE		LOSS PAYEE	
DISASTER AGENCY		DISASTER ASSISTANCE	Required for Disaster Assistance: No
			Disaster Government Agency: Not Required
			Case File Number:

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTIONS

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.

NON-DISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age, or national origin.

PRIVACY ACT

The information requested is necessary to process your application for flood insurance. The authority to collect the information is in Title 42, U.S. Code 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent, and to any mortgagee named on your policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 9.579, 7(b)

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

DISCLOSURE OF BURDEN

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022); Washington, D.C. 20503.

DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.?

***** PLEASE NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.**