



Arthur J. Gallagher & Co.

May 5, 2017

Horace McLarty
City of Hollywood
P.O. Box 229045
Hollywood FL 33022

Re: Flood Coverage
N.F.I.P – Hartford Insurance Company of the Midwest
New Application – 5731 Pembroke Rd.

Dear Horace:

We are providing a proposal for Flood coverage with the National Flood Insurance Program through **Hartford Insurance Company of the Midwest**. The premium **quoted is estimated** based on the information provided.

Please note that Arthur J. Gallagher Risk Management Services, Inc. has no binding authority and the effective date, premium and coverage eligibility are to be determined by Hartford of the Midwest. No coverage is in place until such determination is made by the carrier. Also, there is a 30 day waiting period from Hartford of the Midwest acceptance date to the effective date of coverage, unless coverage is being sought in connection with a loan closing.

Please carefully review the proposal enclosed and call us should you have any questions.

- The estimated annual premium is **\$907.00** at a commission of **17.5%** that compensates us for the placement and servicing of this policy

Please review the limits provided in this quotation carefully to ensure that the coverage is adequate. The maximum limit available for Commercial Property is \$500,000 Building and/or Contents and the maximum limit for Residential Property is \$250,000 Building and/or Contents coverage.

Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.

Claims handling instructions are provided for your convenience. Please review the following page and advise should you have any questions.

IMPORTANT: The quotation(s) attached constitute certain of the terms and conditions of the insurance proposed by the insurer(s), based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, conditions of the actual policy contract language. The insurance policy(ies) themselves must be read for those details. Policy forms for your reference will be made available upon request.

To request to bind this policy, please sign the enclosed applications.

If you have any questions regarding this coverage, please contact me. I look forward to working with you in the coming year.

Sincerely,

Kathy

Kathy Hill
Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.
2255 Glades Road | Suite 200E
Boca Raton, FL 33431

p 561.995.6706
f 561.995.6708
ajg.com



FLOOD COVERAGE PROPOSAL

(Effective date and coverage eligibility are to be determined
By Hartford Insurance Company of the Midwest)

Covered Perils:	This policy is limited only to the perils of Flood as defined by the policy.
Insurer:	Hartford Insurance Company of the Midwest
Policy Form:	National Flood Insurance Program – General Property Policy (copy provided upon request)
Location of Building:	5731 Pembroke Rd. Hollywood, FL
Limit of Coverage:	Building Coverage \$500,000
	Contents Coverage \$not covered
Deductible:	Building \$1,250 (see deductible options in the attached quote)
	Contents \$NA
Valuation:	Actual Cash Value Building and Contents
Named Insured:	Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.
Property Excluded Including, but not limited to:	<ul style="list-style-type: none"> • Personal Property not inside the fully enclosed building • Trees, shrubs, plants, or lawns • Underground structures and equipment including wells, septic tanks and septic systems • Fences, retaining walls, seawalls, piers, bridges and docks
Exclusions including but not limited to:	<ul style="list-style-type: none"> • Business Income • Loss of Access to Insured Property • Loss of Use of Insured Property • Loss that is directly or indirectly caused by a flood that is in process at the time the policy term begins • Landslide, subsidence, sinkhole, gradual erosion
Refer to the policy detail for a complete list of excluded property and other terms and conditions.	



FLOOD COVERAGE PROPOSAL

(Effective date and coverage eligibility are to be determined by Hartford Insurance Company of the Midwest)

Estimated Annual Premium:	\$907.00 Premium is due at the time application is signed. Arthur J. Gallagher can only estimate the premium. Hartford Insurance Company of the Midwest reserves the right to review and calculate the final premium due.
Minimum Premium:	Minimum premium varies based on the flood zone, pre or post firm eligibility and will include all none refundable NFIP fees and surcharges.
Cancellation:	<u>It is important to note:</u> You may cancel this policy only in accordance with the applicable rules and regulations of the NFIP. If you cancel this policy, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the NFIP.
Application Terms:	<ul style="list-style-type: none">• ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC. DOES NOT HAVE BINDING AUTHORITY. CARRIER WILL ADVISE BINDING DATE UPON RECEIPT AND ACCEPTANCE OF ALL REQUIRED INFORMATION.• Enclosed is application for signature.• Include check for estimated premium – <u>check is payable to:</u> Hartford Insurance Company of the Midwest
Waiting Period:	There is a 30 day waiting period from the time approves the application and the effective date of the coverage unless coverage is being sought in connection with a loan closing. CAUTION: THERE IS NO COVERAGE FOR LOSS DIRECTLY OR INDIRECTLY CAUSED BY A FLOOD THAT IS ALREADY IN PROGRESS AT THE TIME AND DATE THE COVERAGE IS EFFECTIVE.



FLOOD COVERAGE PROPOSAL

(Effective date and coverage eligibility are to be determined by Hartford Insurance Company of the Midwest)

Flood Zone Determinations:	The prospective flood zone information provided is based solely on the property address submitted at the time of research. Additional factors – such as site surveys, plat maps, legal descriptions, multiple buildings located on the same site, etc. may result in possible zone discrepancies. Remapping may take place after a determination has been run. The data provided is for informational purpose only.
Flood Quote/Application Disclosure:	Premium quotations/applications are based on the rating factors as shown on the quote/application. This quote must comply with the Federal Emergency Management Agency rules and rates and may be revised in accordance with applicable policy provisions. It is not a contract, binder of coverage nor coverage recommendations. All coverages are subject to the terms, provisions, exclusions and conditions in the policy and its endorsements.
Notes: This proposal is only a summary of the terms in the policy. Please review the actual policy for a complete listing of the terms, conditions and exclusions.	



FLOOD COVERAGE PROPOSAL
(Continued)

CLAIMS HANDLING INSTRUCTIONS

<p>When do you report claims:</p>	<p>In case of a loss to Covered Property you must <u>IMMEDIATELY</u> notify the Insurance Co. Please keep our office informed of any claims that are reported so that we may provide assistance when needed. In addition, please take the following steps:</p> <ul style="list-style-type: none"> • Protect the Covered Property from further damage; and • Separate Damaged Property from Undamaged Property so that property can be inspected and evaluated • Try to take pictures of the outside of the premises showing the flooding and the damage and pictures of the inside of the premises showing the height of the water and the damaged property • Prepare an inventory of damaged and undamaged property showing in detail the quantity, description, actual cash value, and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory. • This policy requires you to send a detailed proof of loss within 60 days after the loss. The carrier <u>may</u> agree to accept the adjuster's report, with Insured's Signature, in lieu of your proof of loss.
<p>Where do you report claims:</p>	<p>Report claims directly to Hartford Insurance Company of the Midwest</p>
<p>How do you report claims:</p>	<p>Call Loss Reporting – 800-303-5663</p>
<p>If you experience any difficulty in reporting claims directly to :</p>	<p>Phone, fax or email to Arthur J. Gallagher Risk Management Services, Inc. Phone –561-995-6706 Fax – 561-995-6708 Email – aimee_bell@ajg.com</p>



FLOOD COVERAGE PROPOSAL
(Continued)

CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Hartford Insurance Company of the Midwest	A+ XV	Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings
Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Good	C, C-	Weak	F	In Liquidation
				S	Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I	Up to	1,000	FSC IX	250,000	to	500,000	
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.



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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

BEST'S FINANCIAL STRENGTH RATING GUIDE - (FSR)			
A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud, or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or attestation code that denotes a unique aspect of the opinion.			
Best's Financial Strength Rating (FSR) Scale			
Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A+	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B+	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-"			
FSR Non-Rating Designations			
Designation Symbols	Designation Definitions		
F	Status assigned to insurance companies that are publicly placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal ongoing insurance operations; an impaired insurer.		
L	Status assigned to insurance companies that are publicly placed in liquidation by a court of law or by a forced liquidation; an impaired insurer.		
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of existing regulatory requirements.		
NR	Status assigned to insurance companies that are not rated. May include previously rated insurance companies or insurance companies that have never been rated by AMBRS.		
Rating Disclosure - Use and Limitations			
A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance and business profile or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AMBRS) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such, it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AMBRS.			
BCRs are distributed via the AMBRS website at www.ambest.com . For additional information regarding the development of a BCR and other rating related information and definitions, including outlooks, modifiers, identifiers and attestation codes, please refer to the report titled "Understanding Best's Credit Ratings" available at no charge on the AMBRS website. BCRs are proprietary and may not be reproduced without permission. Copyright © 2016 by A.M. Best Company, Inc. and/or its affiliates. ALL RIGHTS RESERVED.			
			Version 090116





FLOOD COVERAGE PROPOSAL (Continued)

Important Disclosures

The quotation(s) attached are an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Compensation Disclosures

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in some commission rates. These additional commissions, commonly referred to as "supplemental commissions" are known as of the effective date, but some insurance companies are paying this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. Note: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.
3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.



4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.
5. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our customers. In order to achieve these goals, we gather and analyze data about our customers and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our customers. The data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details. In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

AJG Chief Compliance Officer
Arthur J. Gallagher & Co.
2850 Golf Rd., 8th Floor
Rolling Meadows, IL 60008



HARTFORD INSURANCE COMPANY OF THE MIDWEST
 FLOOD INSURANCE PROCESSING CENTER
 P.O. Box 2057
 Kalispell, MT 59903-2057
 (800)303-5663

STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER: 11876269
 POLICY NUMBER:
 ALTERNATE POLICY NUMBER:
 REQUESTED EFFECTIVE DATE: 6-4-2017 to 6-4-2018
 12:01 a.m. local time at the insured property location.

INSURED MAILING ADDRESS	CITY OF HOLLYWOOD PO BOX 229045 HOLLYWOOD, FL 33022-9045	AGENT INFORMATION	Agency: Arthur J Gallagher & Company Name: Gallagher Arthur J & Co Producer Number: 08172-00015-000-00001 Alternate Agent Number: Address: 8200 Nw 41St St Ste 200 Miami, FL 33166-0000 Telephone: (305)592-6080
	Telephone: Member ID: E-Mail:		Required Under Mandatory Purchase: No
PROPERTY ADDRESS	5731 PEMBROKE RD HOLLYWOOD, FL 33023-2337	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: No Property Purchase Date: 6-30-1970 Estimated Replacement Cost: \$530,000 Replacement Cost Ratio: 94%		Additional Mortgagee Info on Application Part 2, If applicable.

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	COVERAGE AMOUNT	TOTAL ANNUAL PREMIUM
BUILDING	\$175,000	0.230	\$403	\$325,000	0.080	\$260	\$1,250	(\$7.00)	\$500,000	\$656
CONTENTS	\$0	0.000	\$0	\$0	0.000	\$0		\$0	\$0	\$0

DEDUCTIBLE OPTIONS		
BUILDING	CONTENTS	PREMIUM
\$1,250	\$0	\$907
\$1,500	\$0	\$901
\$2,000	\$0	\$889
\$3,000	\$0	\$868
\$4,000	\$0	\$853
\$5,000	\$0	\$837
\$10,000	\$0	\$776
\$15,000	\$0	\$730

BASE PREMIUM:	\$656
Multiplier: 0%	\$0
ICC PREMIUM:	\$4
CRS DISCOUNT: 20%	(\$132)
RESERVE FUND ASSESSMENT:	\$79
HFIAA SURCHARGE:	\$250
PROBATION SURCHARGE:	\$0
FEDERAL POLICY FEE:	\$50
TOTAL PREMIUM:	\$907

FULL PREMIUM MUST ACCOMPANY APPLICATION

Rate Table Used: R3A

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 5-5-2017

Signature of Insured (Optional) _____
 Date



STANDARD FLOOD INSURANCE APPLICATION

QUOTE NUMBER:

11876269

POLICY NUMBER:

ALTERNATE POLICY NUMBER:

COMMUNITY INFORMATION	Current Community Number: 125113 0727 H	CONSTRUCTION INFORMATION	Date of Construction: 6-30-1970	
	Initial Map Date: 11-3-1972		Date of Construction: Original Construction Date	
	Current Map Date: 8-18-2014		Source: Original Construction Date	
Program Type: Regular			Date of Substantial Improvement:	
County: BROWARD COUNTY			Building in Course of Construction: No	
Current Flood Zone: AH			Building Walled & Roofed:	
Current BFE: 10.0			Building Over Water: Not over Water	
Flood Zone Determination Number: 16347056			Located on Federal Land: No	
Grandfathered: No Grandfathering		OCCUPANCY INFORMATION	Occupancy: Other Non Residential	
Grandfathered Community Number			% of year Insured Resides: 0% - N/A; Non-Primary Res	
Grandfathered Flood Zone			Number of Units: 1	
Newly Mapped Community Number: 125113 0727 H			Building Purpose: 100% Non-Residential	
Newly Mapped Date:			% of Residential Use:	
Rated Map Date: 08-18-2014			House of Worship: No	
Entire Building Coverage: Yes			Agricultural Structure: No	
Building Description: Other - Commercial Tenant Occupied Building does not have addition(s) or extension(s)			Business Property:	
			Condo Form of Ownership: No	
			Condo Description: Not a Condo	
			Rental Property: Yes	
Foundation: Slab on Grade			Is Insured a Tenant: No	
Below Grade All Sides: No			Is Tenant Requesting Building Coverage:	
Number of Floors: One Floor		GARAGE INFORMATION	Attached to Building:	
Attached Garage:			Only Enclosure: No	
Attached Garage Location:			Garage Wall Material:	
Additional Building Description: Tenant - Gunzberger Day Care			Breakaway Walls:	
Severe Repetitive Loss Property: No			Garage Used for Other Purposes:	
Building Contains Elevator(s):			Garage Walls Finished:	
Number of Elevator(s):			Size of Garage (sq. ft.):	
Elevator(s) below the Base Flood Elevation:			Area Contains Flood Vents/Permanent Openings:	
Contents Location:			Number of Flood Vents/Permanent Openings w/in 1ft above the ground:	
Lowest Floor Elevated By:			Total Area of Vents (sq. in.):	
Enclosure Wall Material:				
Breakaway Walls:				
Enclosure Used for Other Purposes:				
Enclosure Walls Finished:				
Size of Crawlspace/Enclosure/Elevator(s) (sq. ft.):				
% of area below the elevated floor is enclosed: n/a			Machinery or Equipment elevated to the Base Flood Elevation:	
Number of Flood Vents/Permanent Openings w/in 1ft above the ground:			Value of Machinery/Equipment: n/a	
Total Area of Vents (sq. in.):			Value of Washers/Dryers/Food Freezers: n/a	
Engineered Flood Openings: No		BASEMENT INFORMATION	Basement Area Is:	
Machinery or Equipment elevated to the Base Flood Elevation: n/a			Machinery or Equipment elevated to the Base Flood Elevation: n/a	
Value of Machinery/Equipment: n/a			Value of Machinery/Equipment: n/a	
Value of Washers/Dryers/Food Freezers: n/a			Value of Washers/Dryers/Food Freezers: n/a	
Washers: n/a Dryers: n/a Freezers: n/a			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:	4-21-2017		Lowest Floor -	10.0
	Date Photos Taken:	4-21-2017		Base Flood =	10.0
	Building Diagram Number:	1B		Elevation Difference:	0.0
	Flood Proofed Elevation:				
	Top of Bottom Floor Elevation:				
	Base Flood Elevation:	10.0			
	Lowest Floor Elevation:	10.0			
	Next Higher Floor Elevation:				
	Lowest Adjacent Grade:	9.0			
Highest Adjacent Grade:	9.0				
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:				

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.**