

ACRISURE LLC DBA THE SIGNATURE B&B COMPANIES
501 FRANKLIN AVE STE 118
GARDEN CITY, NY 11530-5807

National Flood Insurance Program
U.S. Department of Homeland Security
PO Box 913111
Denver, CO 80291



FEMA

WEBSTER BANK, N.A.
ISAOA/ATIMA
PO BOX 3209
COPPELL, TX 75019



Policy Number: 1582264246

Policy Term: July 26, 2023 at (12:01 a.m.) - July 26, 2024 at (12:01 a.m.)

Endorsement Effective Date: August 18, 2023 at (12:01 a.m.)

Reason for Change: Policyholder Information

Policy Form: General Property

Policy Declarations Type: Revised Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 94 DUNE ROAD (600 FEET WEST OF EAST QUOGUE, NY 11946

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:

94 DUNE ROAD OWNER LLC
PO BOX 651
EAST QUOGUE, NY 11942

Agent:

RONALD BRUNELL, ACRISURE LLC DBA THE SIGNATURE B&B COMPANIES
501 FRANKLIN AVE STE 118
GARDEN CITY, NY 11530-5807
(516) 823-3133
RBRUNELL@SBBINSURE.COM

Insurer NAIC Number: 99999

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$500,000	\$1,250
Contents	\$280,000	\$1,250

\$2,520.00

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

Payor: Policyholder(s)

Premium Details

<i>Building Premium</i>	\$13,922.00
<i>Contents Premium</i>	\$6,695.00
<i>Increased Cost of Compliance (ICC) Premium</i>	\$75.00
<i>Mitigation Discounts</i>	(\$0.00)
<i>Community Rating System Discount</i>	(\$0.00)
Full-Risk Premium	\$20,692.00
Statutory Discounts	
• Annual Increase Cap Discount	(\$18,808.00)
Discounted Premium	\$1,884.00
Fees and Surcharges	
• Reserve Fund Assessment	\$339.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250.00
• Federal Policy Fee	\$47.00
Total Annual Premium	\$2,520.00
Prorated Premium Adjustment	\$0.00
Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$2,520.00



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Location and Property Information

Primary Residence	No
Building Occupancy	Non-Residential Building
Building Description	Other Non-Residential Type
Building Description Detail	
Current Flood Zone	AE
First Floor Height	9.0 ft
Method Used to Determine First Floor Height	Elevation Certificate
Property Description	Slab on grade (Non-Elevated), 2 floor(s), Masonry construction
Number of Units	N/A
Date of Construction	10/22/1968
Prior NFIP Claims	0 claim(s)
Replacement Cost Value	\$1,200,000.00

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

Lender Information

1st Mortgagee
WEBSTER BANK, N.A.
ISAOA/ATIMA
PO BOX 3209
COPPELL, TX 75019

Loan No: N/A

Loss Payee
N/A

2nd Mortgagee
N/A

Loan No: 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.