



FEMA

Important Information About Your Flood Insurance Coverage

Under the Flood Insurance Reform Act of 2004 (S.2238/P.L. 108-264), Congress requires the National Flood Insurance Program (NFIP) to ensure that its policyholders receive important information about their flood insurance coverage. The law also requires the Federal Emergency Management Agency (FEMA), which oversees the NFIP, to submit the enclosed Acknowledgement Form for your signature. This form simply acknowledges that you have received the information. Please promptly sign, date, and return the Acknowledgement Form in the **envelope provided**.

Your insurance company should have already provided you with a copy of your flood insurance policy, the Summary of Coverage, and declarations page. The Declarations Page includes your policy limits, as well as your deductible limits.

In this package, you will find:

- The **National Flood Insurance Claims Handbook**, with details on filing a claim;
- The **Acknowledgement of Receipt Form**, to sign and return to FEMA; and
- Your **property's flood loss history**
- **A stamped Business Reply Envelope**

An Important Note on Coverage

While it is up to you to choose the coverage that is right for you, please be aware that:

- You understand that you have the option to purchase **both** building and contents coverage as part of your policy or;
- You may purchase building and contents coverage separately. Contents coverage may not be automatically included when you purchase building coverage.
- Your lender (if applicable) may have a requirement for how much coverage you choose; and
- New coverage, or increases in current coverage, will likely require a 30-day waiting period to become effective.
- Periodic reviews of your flood insurance policy will help ensure that your coverage is adequate for your specific situation.

Please return the signed Acknowledgement of Receipt in the Business Reply Envelope (enclosed) only.

Documents enclosed in private/non-business envelopes will not be received, recorded, or filed by FEMA.

Thank you for your cooperation and for choosing to protect yourself with flood insurance. If you have any questions about the Acknowledgement Form or Property Loss History, call the NFIP Help Center toll-free at 1-866-395-7496.

You may also visit the FEMA web site at http://www.fema.gov/plan/prevent/floodins/faqs_floodinfo.shtml to view Frequently Asked Questions about this mailing. For any other questions, please contact your agent.

Enclosures: Flood Insurance Claims Handbook; Property Loss History; Acknowledgement of Receipt (2); **Business Reply Envelope.**

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

08-271460

CURRENT COMPANY/POLICY NUMBER: SELECTIVE INS. CO. OF AMERICA/FLD1286753
CURRENT PROPERTY ADDRESS:
111 COURT AVE
DES MOINES, IA 50309-2218

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
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NO LOSSES ON FILE

RECEIVED

2013 OCT 25 PM 12:49

POLK COUNTY AUDITOR

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICER, OR GO TO THE FEMA HAZARD MITIGATION ASSISTANCE WEBPAGE AT www.fema.gov/hazard-mitigation-assistance.



FEMA

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You may also visit the FEMA web site at http://www.fema.gov/plan/prevent/floodins/faqs_floodinfo.shtml to view Frequently Asked Questions about this mailing. For any other questions, please contact your agent.

Enclosures: Flood Insurance Claims Handbook; Property Loss History; Acknowledgement of Receipt (2); **Business Reply Envelope**.

RECEIVED
2013 OCT 2 PM 12:50
SHELBY COUNTY / 10/1/13

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

08-271459

CURRENT COMPANY/POLICY NUMBER: SELECTIVE INS. CO. OF AMERICA/FLD1286752

CURRENT PROPERTY ADDRESS:

2309 EUCLID AVE

DES MOINES, IA 50310-5703

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
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NO LOSSES ON FILE

08-271459
08-271459
08-271459

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICER, OR GO TO THE FEMA HAZARD MITIGATION ASSISTANCE WEBPAGE AT www.fema.gov/hazard-mitigation-assistance.



SELECTIVE INSURANCE COMPANY OF SOUTHEAST
 LOCKBOX 2747
 PO BOX 8500
 PHILADELPHIA, PA 19178-2747

NFIP Policy Number: FLD1286753
 Company Policy Number: FLD1286753

Policy Effective Date: 09/04/2013 12:01 AM
 Policy Expiration Date: 09/04/2014 12:01 AM

To report a claim, call: (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
POLK COUNTY 111 COURT AVE DES MOINES, IA 50309-2218	POLK COUNTY 111 COURT AVE DES MOINES, IA 50309-2218

PROPERTY LOCATION 111 COURT AVE DES MOINES, IA 50309-2218	RATING INFORMATION DATE OF CONSTRUCTION: 02/04/1981 CURRENT FLOOD ZONE: X GRANDFATHERED: NO FLOOD RISK/RATED ZONE: X COMMUNITY NUMBER: 190227 0006 D REGULAR PROGRAM COMMUNITY NAME: DES MOINES, CITY OF PRINCIPAL/PRIMARY RESIDENCE: NO CONDOMINIUM INDICATOR: NOT A CONDO REPLACEMENT COST: N/A NUMBER OF UNITS: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL PROPERTY DESCRIPTION: OFFICE ADDITIONS/EXTENSIONS: N/A BUILDING TYPE: THREE OR MORE FLOORS ELEVATED BUILDING TYPE: NON-ELEVATED BASEMENT/ENCLOSURE/ CRAWLSPACE TYPE: FINISHED BASEMENT	SECOND MORTGAGEE N/A
FIRST MORTGAGEE N/A	

LOAN NUMBER: N/A ADDITIONAL LOSS PAYEE N/A	LOAN NUMBER: N/A DISASTER AGENCY INFORMATION N/A
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LOAN NUMBER: N/A	CASE FILE NUMBER: N/A DISASTER AGENCY:
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PREMIUM CALCULATION --							Standard	
	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>BASIC COVERAGE</u>	<u>BASIC RATE</u>	<u>ADD'L COVERAGE</u>	<u>ADD'L RATE</u>	<u>DED. DISCOUNT/SURCHARGE</u>	<u>PREMIUM</u>
BUILDING	\$100,000	\$5,000	\$100,000					
CONTENTS	\$100,000	\$5,000	\$100,000					

Coverage limitations may apply. See your policy form for details.

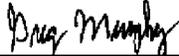
ANNUAL SUBTOTAL:
INCREASED COST OF COMPLIANCE:
COMMUNITY RATING DISCOUNT: 5%
RESERVE FUND ASSESSMENT: 0.0%
PROBATION SURCHARGE:
FULL ANNUAL PREMIUM:
FEDERAL POLICY SERVICE FEE:
TOTAL:

RENEWAL BILLING PAYOR: OTHER

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

**Zero Balance Due
This Is Not A Bill**


 Michael H. Lanza / Secretary


 Gregory E. Murphy / Chairman

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by SELECTIVE INSURANCE COMPANY OF SOUTHEAST



SELECTIVE INSURANCE COMPANY OF SOUTHEAST
 LOCKROX 2747
 PO BOX 8500
 PHILADELPHIA, PA 19178-2747

NFIP Policy Number: FLD1286752
 Company Policy Number: FLD1286752

Policy Effective Date: 09/04/2013 12:01 AM
 Policy Expiration Date: 09/04/2014 12:01 AM

To report a claim, call: (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS:	INSURED NAME(S) AND MAILING ADDRESS:
POLK COUNTY 111 COURT AVENUE DES MOINES, IA 50309	POLK COUNTY 111 COURT AVENUE DES MOINES, IA 50309

PROPERTY LOCATION: 2309 EUCLID AVE DES MOINES, IA 50310-5703	RATING INFORMATION: DATE OF CONSTRUCTION: 02/04/1981 CURRENT FLOOD ZONE: X GRANDFATHERED: NO FLOOD RISK/RATED ZONE: X COMMUNITY NUMBER: 190227 0004 D REGULAR PROGRAM COMMUNITY NAME: DES MOINES, CITY OF PRINCIPAL/PRIMARY RESIDENCE: NO CONDOMINIUM INDICATOR: NOT A CONDO REPLACEMENT COST: N/A NUMBER OF UNITS: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL PROPERTY DESCRIPTION: OFFICE ADDITIONS/EXTENSIONS: N/A BUILDING TYPE: ONE FLOOR ELEVATED BUILDING TYPE: NON-ELEVATED BASEMENT/ENCLOSURE/ CRAWLSPACE TYPE: NO BASEMENT	SECOND MORTGAGEE: N/A

LOAN NUMBER: N/A ADDITIONAL LOSS PAYEE: N/A	LOAN NUMBER: N/A DISASTER AGENCY INFORMATION: N/A
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LOAN NUMBER: N/A	CASE FILE NUMBER: N/A DISASTER AGENCY:
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PREMIUM CALCULATION -							Standard	
	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>	<u>BASIC COVERAGE</u>	<u>BASIC RATE</u>	<u>ADD'L COVERAGE</u>	<u>ADD'L RATE</u>	<u>DED. DISCOUNT/SURCHARGE</u>	<u>PREMIUM</u>
BUILDING	\$250,000	\$5,000	\$175,000					
CONTENTS	\$100,000	\$5,000	\$100,000					

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:
INCREASED COST OF COMPLIANCE:
COMMUNITY RATING DISCOUNT: 5%
RESERVE FUND ASSESSMENT: 0.0%
PROBATION SURCHARGE:
FULL ANNUAL PREMIUM:
FEDERAL POLICY SERVICE FEE:
TOTAL:

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

RENEWAL BILLING PAYOR: OTHER

**Zero Balance Due
This Is Not A Bill**

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by SELECTIVE INSURANCE COMPANY OF SOUTHEAST

SELECTIVE INSURANCE COMPANY OF SOUTHEAST
40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

Policy Number FLD1041311

FLOOD GENERAL POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: POLK COUNTY CONSERVATION BOARD LEWIS A JESTER PARK GRANGER, IA 50109	Policy Period: 06/23/2013 to 06/23/2014 Policy Term: ONE YEAR
	Payor: AGENT

The building covered by this policy is located at the above mailing address unless otherwise stated below.

3R 8700 NE 126TH AVE RECREATION HALL
MAXWELL, IA 50161

RATING DESCRIPTION	
Property/Building	Contents Location
NON-RESIDENTIAL ONE FLOOR NON-ELEVATED WITHOUT BASEMENT Building constructed or substantially improved on or after 06/01/1960	LOWEST FLOOR ONLY ABOVE GROUND LEVEL Subject to, III. Property Covered, Paragraph B.

LOCATION INFORMATION

Community Name: **POLK COUNTY** * No: **1909010085D** Status: **REGULAR** CRS Class:
 Flood Risk/Rated Zone: **A Current Flood Zone**: Elevation Difference: **Grandfathered**:

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 70,000	\$ 2,000		\$ 0.00	\$
Contents	\$ 3,100	\$ 2,000		\$ 0.00	\$
				ICC PREMIUM	\$
				ANNUAL SUBTOTAL	\$
				FEDERAL POLICY FEE	\$
				TOTAL PREMIUM	\$

THIS IS NOT A BILL

Attachments:

FD0220 (10-05) FD0221 (10-05) FD0003 (01-01) FD0086 (05-03)

Issue Date: **05/29/2013**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

STANDARD FLOOD INSURANCE POLICY

ENDORSEMENT

This Endorsement replaces Paragraph 2, Coverage D - Increased Cost of Compliance, III - Property Covered of the Dwelling, General Property, and Residential Condominium Building Association Policies with the following paragraph.

2. Limit of Liability

We will pay you up to \$30,000 under this Coverage D - Increased Cost of Compliance, which only applies to **policies with building coverage (Coverage A)**. Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the **application** and which appears on the **Declarations Page**. But the maximum you can collect under this **policy** for both Coverage A - Building Property and Coverage D - Increased Cost of Compliance cannot exceed the maximum permitted under the **Act**. We do not charge a separate deductible for a claim under Coverage D.

SELECTIVE INSURANCE COMPANY OF SOUTHEAST
 40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

Policy Number
FLD1041313

FLOOD DWELLING POLICY DECLARATION - RENEWAL

Named Insured and Mailing Address: POLK COUNTY CONSERVATION BOARD LEWIS A JESTER PARK GRANGER, IA 50109	Policy Period: 06/23/2013 to 06/23/2014 Policy Term: ONE YEAR
	Payor: AGENT

The building covered by this policy is located at the above mailing address unless otherwise stated below.

**R 8700 NE 126TH AVE CUSTODIAN RESIDENCE
 MAXWELL, IA 50161**

RATING DESCRIPTION	
Property/Building	Contents Location
SINGLE FAMILY ONE FLOOR NON-ELEVATED WITHOUT BASEMENT Building constructed or substantially improved on or after 06/01/1960	LOWEST FLOOR ONLY ABOVE GROUND LEVEL Subject to, III. Property Covered, Paragraph B.

LOCATION INFORMATION

Community Name: **POLK COUNTY** * No: **1909010085D** Status: **REGULAR** CRS Class:
 Flood Risk/Rated Zone: **A Current Flood Zone**: Elevation Difference: Grandfathered:

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 92,000	\$ 2,000		\$ 0.00	\$
Contents	\$ 1,100	\$ 2,000		\$ 0.00	\$
				ICC PREMIUM	\$
				ANNUAL SUBTOTAL	\$
				FEDERAL POLICY FEE	\$
				TOTAL PREMIUM	\$

THIS IS NOT A BILL

Attachments:

FD0220 (10-05) FD0221 (10-05) FD0002 (01-01) FD0086 (05-03)

Issue Date: **05/29/2013**

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STANDARD FLOOD INSURANCE POLICY

ENDORSEMENT

This Endorsement replaces Paragraph 2, Coverage D - Increased Cost of Compliance, III - Property Covered of the Dwelling, General Property, and Residential Condominium Building Association Policies with the following paragraph.

2. Limit of Liability

We will pay you up to \$30,000 under this Coverage D - Increased Cost of Compliance, which only applies to **policies with building coverage (Coverage A)**. Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the **application** and which appears on the **Declarations Page**. But the maximum you can collect under this **policy** for both Coverage A - Building Property and Coverage D - Increased Cost of Compliance cannot exceed the maximum permitted under the **Act**. We do not charge a separate deductible for a claim under Coverage D.



SELECTIVE INSURANCE COMPANY OF SOUTHEAST
 LOCKBOX 2747
 PO BOX 8500
 PHILADELPHIA, PA 19178-2747

NFIP Policy Number: FLD1044060
 Company Policy Number: FLD1044060

Policy Effective Date: 08/13/2013 12:01 AM
 Policy Expiration Date: 08/13/2014 12:01 AM

To report a claim, call: (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
POLK COUNTY CONSERVATION BOARD LEWIS A JESTER PARK GRANGER, IA 50109	POLK COUNTY CONSERVATION BOARD LEWIS A JESTER PARK GRANGER, IA 50109

PROPERTY LOCATION	RATING INFORMATION
4R/8700 NE 126TH AVE (RESTROOM FACILITY) MAXWELL, IA 50161	DATE OF CONSTRUCTION: 04/01/2001 CURRENT FLOOD ZONE: A GRANDFATHERED: NO FLOOD RISK/RATED ZONE: A COMMUNITY NUMBER: 190901 0115 D REGULAR PROGRAM COMMUNITY NAME: POLK COUNTY PRINCIPAL/PRIMARY RESIDENCE: NO CONDOMINIUM INDICATOR: NOT A CONDO REPLACEMENT COST: N/A NUMBER OF UNITS: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL PROPERTY DESCRIPTION: RESTROOM ADDITIONS/EXTENSIONS: N/A BUILDING TYPE: ONE FLOOR ELEVATED BUILDING TYPE: NON-ELEVATED BASEMENT/ENCLOSURE/ CRAWLSPACE TYPE: NO BASEMENT	

FIRST MORTGAGE	SECOND MORTGAGEE
N/A	N/A

LOAN NUMBER: N/A ADDITIONAL LOSS PAYEE: N/A	LOAN NUMBER: N/A DISASTER AGENCY INFORMATION: N/A
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LOAN NUMBER: N/A	CASE FILE NUMBER: N/A DISASTER AGENCY:
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PREMIUM CALCULATION							Standard	
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$80,000	\$1,000	\$80,000					
CONTENTS	\$0	\$0	\$0					

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:
INCREASED COST OF COMPLIANCE:
COMMUNITY RATING DISCOUNT: 0%
RESERVE FUND ASSESSMENT: 0.0%
PROBATION SURCHARGE:
FULL ANNUAL PREMIUM:
FEDERAL POLICY SERVICE FEE:
TOTAL:

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

RENEWAL BILLING PAYOR: OTHER
Zero Balance Due
This Is Not A Bill

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