WRIGHT
Flood

Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	44798	**Quote Number**	47QT4493824399
Agency	SAVILLE INSURANCE AGENCY	**Applicant**	LEAHY, THOMAS
Address	175 N HIGH ST,	**Small Business**	No
City, State, Zip	ROMNEY, WV 26757-1620	**Non-Profit**	No
Phone Number	304.822.4171	**Current Date**	03/24/2017
Agent's Email Address	savilleinsurance@yahoo.com	**Effective Date**	04/14/2017

COMMUNITY INFORMATION

Program Type	Flood Regular Policies
Community	540226 - HAMPSHIRE COUNTY*
Flood Risk/Rated Zone	AE

BUILDING INFORMATION

Property Address	117 RIVER DRIVE	**Condominium Coverage**	None
City, State, Zip	CAPON BRIDGE, WV 26711	**Construction Date**	06/12/1950
Occupancy Type	Single Family	**Building Replacement Cost**	$70,000.00
House of Worship	No	**Building Elevated**	Building is elevated
Building Type	Two Floors	**Location of Contents**	
Elevation Certificate	None		
Enclosure	None		

COVERAGE/PREMIUM INFORMATION

Coverage	Limits	Deductible	RPH Basic	RPH Additional
Building	$70,000.00	$5,000.00	2.020	1.750
Discount/Surcharge				$472.00
1 Year Premium				$1,578.00

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS INDICATION IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT. PLEASE BE ADVISED THAT BY OPTING TO PROVIDE LIMITED UNDERWRITING INFORMATION ON THE INDICATION OF PREMIUM, YOU WERE REQUIRED TO PRE-CALCULATE THE LOWEST FLOOR ELEVATION. IN ORDER TO COMPLETE AN APPLICATION, ADDITIONAL QUESTIONS AND FIELDS WILL BE ASKED TO VERIFY ALL ELEVATION INFORMATION. THIS MAY RESULT IN A CHANGE TO THE ELEVATION FIGURES, RATING, AND PREMIUM.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. **Homeowners insurance does not cover flood damage.**
2. **Federal disaster assistance is most typically an interest-bearing loan.**
3. **Flooding can and does occur in low-risk zones nationwide.**

(Initial next to the following. Sign and date at the bottom.)

_______ I reject building and contents coverage for flood protection.

_______ I reject contents coverage for flood protection.

Property Owner Signature: ______________________________ Date: ______________

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

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.

This quote is issued by Wright National Flood Insurance Company 20170324161746

The online application process must be completed. ***Please do not submit this form with your payment.***

WRIGHT

Wright National Flood Insurance Company
A Stock Company
PO Box 33003
St. Petersburg, FL, 33733
Office: 800.820.3242
Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	44798	**Quote Number**	47QT4493830399
Agency	SAVILLE INSURANCE AGENCY	**Applicant**	LLEAHY, THOMAS
Address	175 N HIGH ST,	**Small Business**	No
City, State, Zip	ROMNEY, WV 26757-1620	**Non-Profit**	No
Phone Number	304.822.4171	**Current Date**	03/24/2017
Agent's Email Address	savilleinsurance@yahoo.com	**Effective Date**	04/14/2017

COMMUNITY INFORMATION	
Program Type	Flood Regular Policies
Community	540226 - HAMPSHIRE COUNTY*
Flood Risk/Rated Zone	AE

BUILDING INFORMATION			
Property Address	117 RIVER DRIVE	**Condominium Coverage**	None
City, State, Zip	CAPON BRIDGE, WV 26711	**Construction Date**	06/12/1950
Occupancy Type	Single Family	**Building Replacement Cost**	$70,000.00
House of Worship	No	**Building Elevated**	Building is elevated
Building Type	Two Floors	**Elevation Difference**	-11 feet
Elevation Certificate	Yes	**Building Flood Proofed**	No
Lowest Floor Elevation	807.2 feet	**Enclosure**	Enclosure
Location of Contents			
Basement	Unfinished		

COVERAGE/PREMIUM INFORMATION				
Coverage	**Limits**	**Deductible**	**RPH Basic**	**RPH Additional**
Building	$70,000.00	$5,000.00	2.170	3.110
Discount/Surcharge				$508.00
1 Year Premium				$1,775.00

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. **Homeowners insurance does not cover flood damage.**
2. **Federal disaster assistance is most typically an interest-bearing loan.**
3. **Flooding can and does occur in low-risk zones nationwide.**

(Initial next to the following. Sign and date at the bottom.)

_______ I reject building and contents coverage for flood protection.

_______ I reject contents coverage for flood protection.

Property Owner Signature: ________________________________ Date: ______________

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

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.

This quote is issued by Wright National Flood Insurance Company 20170324163141

The online application process must be completed. ***Please do not submit this form with your payment.***