

FLOOD INSURANCE APPLICATION SUMMARY



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

POLICY INFORMATION

Policy Number	42115183771500	Application Date	05/17/2019
Policy Period	06/16/2019 to 06/12/2020	Premium paid by	Insured
Agency Number	48752	Insured Name	HIDALGO COUNTY
Agency	MCGRIFF INSURANCE SERVICES INC	Property Address	300 W HALL ACRES RD PCT 2 ADMIN OFFICE BLDG PHARR , TX 78577-5485
Agency Address	818 TOWN AND COUNTRY BLVD STE 500 HOUSTON, TX 77024-4549		
Agent Phone	713.877.8975		
Small Business	No		
Non-Profit	Yes		
Mandatory Purchase	No		
Prior Policy Required under Mandatory Purchase	No		

ZONE INFORMATION

Current Flood Zone	AH	Zone Determination	No
Current Community Number	480334		
Current Map Panel Suffix	0425 C		

RATING INFORMATION

Building Occupancy	Other Non-Residential	Flood Risk/Rated Zone	AH
Number of Floors	One Floor	Community Name	HIDALGO COUNTY *
Basement/Enclosure/Crawlspace	None	Grandfathered	No

COVERAGE / PREMIUM INFORMATION

Coverage	Limits	Deductible	Premium
Building	\$500,000.00	\$1,250.00	\$656.00
Contents	\$250,000.00	\$1,250.00	\$471.00

PAYMENT INFORMATION

Payment Method	Check	Annual Subtotal	\$1,127.00
Name of Check Holder	Insured	Deductible Credit	(\$11.00)
Check #	0000	ICC Premium	\$6.00
Check Date	05/17/2019	Community Discount	\$0.00
Check Owner Signature	_____	Reserve Fund Assessment	\$170.00
Amount	\$ 1603.00	HFIAA Surcharge	\$250.00
		Probation Surcharge	\$0.00
		Federal Policy Service Fee	\$50.00
		Total Premium	\$1,603.00

NOTES

NO COVERAGE EXISTS UNTIL PAYMENT OF TOTAL PREMIUM IS RECEIVED AND THE WAITING PERIOD HAS EXPIRED.
Notice: This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

REQUIRED DOCUMENTATION CHECKLIST (additional items, not indicated below, may be required)

• **Payment by Check** • **Elevation Certificate based on Finished Construction** • **Photographs that are dated and compliant** • **A Zone Determination**
 Submit this Application Summary with the documents indicated above by using the File Upload option on the website. Items may also be submitted by mailing to the address or faxing to the number indicated at the top of this letter. Faxed photographs are not acceptable per NFIP guidelines regarding photograph clarity. If the payment method is ACH, EFT or Credit Card and no documents are required, then this form and application that follows are for the agency's records.

STANDARD FLOOD INSURANCE APPLICATION



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AGENCY INFORMATION

Agency Number 48752
Agency MCGRIFF INSURANCE SERVICES INC
Address 818 TOWN AND COUNTRY BLVD
 STE 500
City, State, Zip HOUSTON, TX 77024-4549
Phone Number 713.877.8975
Agent's Email Address lherrera@mcgriff.com

INSURED INFORMATION

Mailing 9805 N 10TH ST
 MCALLEN, TX 78504-9529
Property 300 W HALL ACRES RD
 PCT 2 ADMIN OFFICE BLDG
 PHARR, TX 78577-5485
Email Address

POLICY INFORMATION

Applicant	HIDALGO COUNTY	Policy Number	42115183771500
Effective Date	06/16/2019	Policy Period	06/16/2019 to 06/12/2020
House of Worship	No	Term	12 months
Small Business	No	Disaster Assist	No
Non-Profit	Yes	Waiting Period	Standard 30 Day Wait
Mandatory Purchase	No	Bill To	Insured
Prior Policy Required under Mandatory Purchase	No		

BUILDING INFORMATION

Property Purchase Date	01/01/2010	Condominium Coverage	No
County or Parrish	HIDALGO	Condominium Ownership	No
Current Flood Zone	AH	Entire Building Coverage	Yes
Flood Risk/Rated Zone	AH	Property Owned by State Gov't	No
Community Name	HIDALGO COUNTY *	Building Description	Office
Current Community Number	480334	Leased Federal Land	No
Current Map Panel Suffix	0425 C	Building on Federal Land	No
Community Program Type	Regular	Principal/Primary Residence	No
Location Of Contents	Lowest Floor Only - Above Ground Level	Percentage of Residency	50% or Less
Building Occupancy	Other Non-Residential	Course of Construction	No
Building Purpose	Non-Residential	Walled & Roofed	Yes
Residential Use Percentage	0%	Over Water	Not Over Water
Number of Floors	One Floor	Household Contents	No
Date of Construction	01/01/2010	Building Elevated	Building is not elevated
Insured Tenant	No	Replacement Cost	\$937,000.00
Tenant Building Coverage	Not Applicable	Building Post-FIRM	Yes
Rental Property	No	Description of Contents	Business Related
		Grandfathered	No
		Severe Repetitive Loss	No

ELEVATION INFORMATION

Lowest Adjacent Grade	92.6 feet	Elevation Certification Date	2019-04-30
Lowest Floor Elevation	93.2 feet	Building Flood Proofed	No
Next Higher Floor Elevation	0.0 feet	Elevation Difference	3 feet
Base Flood Elevation	90.0 feet		

This policy is issued by Wright National Flood Insurance Company

42115183771500 - 20190517151721 - 1,603.00

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SECTION I - ALL BUILDING TYPES

Diagram Number	1A	Garage Attached To or Part of the Building	No
Lowest Floor (Including Garage or Enclosure) Above or Below Grade	0.6 ft	Additions and Extensions	None
Floor Below Grade	No		
Basement/Enclosure/Crawlspace	None		
Appliances	No		

SECTION II - ELEVATED BUILDINGS

Square Feet	0
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COVERAGE AND RATING

Coverage	Basic Limits			Additional Limits			Ded% 1.0%	Deductible Amount	Basic and additional		Premium Totals
	Basic Cov	Rate	Ann Prem	Additional Cov	Rate	Ann Prem			Total amount of ins		
BLDG	\$175,000.00	0.23	\$403.00	\$325,000.00	0.08	\$260.00	(\$7.00)	\$1,250.00	\$500,000.00		\$656.00
CNTS	\$150,000.00	0.23	\$345.00	\$100,000.00	0.13	\$130.00	(\$4.00)	\$1,250.00	\$250,000.00		\$471.00
									Annual subtotal		\$1,127.00
									ICC Premium		\$6.00
									Subtotal		\$1,133.00
									CRS%	0%	\$0.00
									Subtotal		\$1,133.00
									Reserve Fund Assessment		\$170.00
									HFIAA Surcharge		\$250.00
									Rounded Subtotal		\$1,553.00
									Probation Surcharge		\$0.00
									Federal service fee		\$50.00
									Total amount due		\$1,603.00

Rate Table Code: R3A

Rate Method: Manual

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.

By signing this application, I acknowledge the above *Important Disclosure Regarding Your Deductible Options* has been provided to all named insureds listed on the Flood Insurance Application.

INFORMATION AFFIRMATION

The photographs of the risk were taken on the following date: 04/01/2019

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

This application is non-binding and subject to review and approval by the company. Full amount of premium must accompany this application for issuance. Please retain a signed copy in your files for audit purposes, and submit the item(s) indicated in the Required Documentation Checklist section of the Flood Application Summary.

Carefully review the application being provided for accuracy. Price and terms associated with this application are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this application.

 Print Name of Insured

 Signature of Insured

 Date

 Print Name of Agent/Broker

 Signature of Agent/Broker

 Date

LEGAL INFORMATION

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 Title 42, U.S. Code, Section 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 any lender named on your policy.

OTHER INSURANCE AVAILABILITY

FLD2109 - Ineligible - Occupancy Not Single Family or 2-4 Family - Excess Flood

