

KALISPELL TEST AGENCY  
123 TEST ADDRESS  
KALISPELL, MT 59901

Agency Phone: (888) 888-8888

NFIP Policy Number: 1234567890  
Company Policy Number: 1234567890  
Agent: TEST AGENT

Policy Term: 06/13/2021 12:01 AM through 06/13/2022 12:01 AM  
Renewal Billing Payor: Insured  
Policy Form: Dwelling Form

To report a claim visit or call us at: <https://manageflood.com>  
(888) 888-8888

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
STACI MAINES 123 TEST ADDRESS KALISPELL, MT 59901	STACI MAINES 123 TEST ADDRESS KALISPELL, MT 59901

COMPANY MAILING ADDRESS	PROPERTY LOCATION
PO BOX 123456 KALISPELL, MT 59901	123 TEST ADDRESS KALISPELL, MT 59901

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](https://www.floodsmart.gov/floodcosts).

Description: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: Single Family Home  
NUMBER OF UNITS: 1  
PRIMARY RESIDENCE: Yes  
FOUNDATION TYPE: Slab on Grade  
CONSTRUCTION TYPE: Masonry  
NUMBER OF FLOORS: 2  
PRIOR NFIP CLAIMS: N/A\*

REPLACEMENT COST VALUE: \$250,000  
BUILDING DESCRIPTION: Main Building  
DATE OF CONSTRUCTION: 01/01/1965  
DATE OF SUBSTANTIAL IMPROVEMENT: 01/01/2020  
FIRST FLOOR HEIGHT (FEET): 2  
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

\*Your property's NFIP flood claims history can affect your premium.

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A  
SECOND MORTGAGEE: LOAN NO: N/A  
ADDITIONAL INTEREST: LOAN NO: N/A  
DISASTER AGENCY: CASE NO: N/A  
DISASTER AGENCY:

### PREMIUM CALCULATION - RISK RATING 2.0 RATING ENGINE RATES

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$5,000
CONTENTS:	\$100,000	\$5,000

Coverage limitations may apply. See your policy form for details

ENDORSEMENT EFFECTIVE DATE: 06/25/2021  
ENDORSEMENT PREMIUM: \$22.00  
CHANGES APPLIED: Rating Elements Changed  
Disaster Agency Changed

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

\_\_\_\_\_  
A President                      A Secretary

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

Policy Issued By: Test WYO, 123 Test Address, Kalispell, MT 59901, (888) 888-8888

Company NAIC: 12345

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$519.00
CONTENTS PREMIUM:	\$361.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$20.00
MITIGATION PREMIUM REDUCTION:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$359.00)
FULL RISK PREMIUM:	\$541.00
STATUTORY DISCOUNTS:	(\$0.00)
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
ADJUSTED PREMIUM:	\$541.00
RESERVE FUND ASSESSMENT:	\$211.00
HFAIA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL AMOUNT DUE:	\$1,049.00
PRORATA PREMIUM ADJUSTMENT:	(\$202.00)
ADJUSTED ANNUAL PREMIUM:	\$847.00

Zero Balance Due - This Is Not A Bill

