

**Renewal Dwelling Policy Form Policy Declarations**

**Policy Number:** 0FLD509954 **Policy Period:** 02/14/2026 to 02/14/2027  
**Product Type:** Standard Policy **At the time of loan closing**  
Renewal

<b>Named Insured</b>	<b>NAIC:</b> 10872	<b>Agent/Producer Name &amp; Address</b>
KEVIN HALL		425528 - WHITCO INSURANCE AGENCY, LLC
<b>Property Location:</b> 17839 COURTSIDE LANDINGS CIR PUNTA GORDA, FL 33955-1985		6210 SCOTT ST UNIT 216 PUNTA GORDA, FL 33950 (941)257-0692
<b>Mailing Address</b> 1410 LAKE DR MORRIS, IL 60450		<b>Payor:</b> KEVIN HALL

<b>Building Information</b>	<b>Rate Category:</b> Rating Engine
Date of Construction: 04/05/2000 Prior NFIP Claims: 0 Your property's NFIP Flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.	Occupancy: <b>Single Family Home</b> Number of Floors: <b>1 Floor</b> Built on Slab at Ground Level Construction Type: <b>Masonry</b>
	First Floor Height: <b>1.3 ft</b> <b>Elevation Certificate</b>
	Primary Residence: No

Coverage Information	Limit(s):	Deductible	Premium
Building	\$250,000	\$5,000	\$6,653.00
Contents	\$12,000	\$5,000	\$550.00

<p><b>MORTGAGEE:</b> The Reform Act of 1994 requires you to notify the WYO company for the policy within 60 days of any changes in the service of the loan.</p> <p><b>COVERAGE LIMITATIONS MAY APPLY.</b> See Your Policy Form for Details.</p> <p>To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit <a href="http://floodsmart.gov/flood">floodsmart.gov/flood</a> to learn more about flood insurance.</p> <p><b>CRS Discount:</b> Full discount is not applied due to the maximum rate.</p>	<p><b>ICC Premium:</b> \$75.00  <b>Mitigation Discount:</b> \$0.00  <b>CRS Discount:</b> \$-1,315.00  <b>Full-Risk Premium:</b> \$5,963.00  <b>Annual Increase Cap Discount:</b> \$-4,867.00  <b>Pre-FIRM Discount:</b> \$0.00  <b>Newly Mapped Discount:</b> \$0.00  <b>Other Statutory Discounts:</b> \$0.00  <b>Discounted Premium:</b> \$1,096.00  <b>Reserve Fund Assessment:</b> 197.00  <b>HFIAA Surcharge:</b> \$250.00  <b>Federal Policy Fee:</b> \$47.00  <b>Probation Surcharge:</b> \$0.00  <b>Total Annual Payment:</b> \$1,590.00</p>
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**Special Provisions**  
This policy covers only one building. If you have more than one building on your property, please make sure each is covered. See Section III Property Covered within your flood policy for the NFIP definition of 'building' or contact your agent, broker or insurance company.

**THIS IS NOT A BILL** This Declarations Page, in conjunction with the policy, constitutes your Flood Insurance Policy. IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

E 02/06/2026 Tanya Fjare  
Property General Manager, Progressive Home

**Additional Named Insured(s)**

**First Additional Named Insured:**

LEIGH ANN HALL

1410 LAKE DR

MORRIS, IL 60450-2404

**Second Additional Named Insured:**

THE HALL FAMILY TRUST AGREEMENT

17839 COURTSIDE LANDINGS CIR

PUNTA GORDA, FL 33955-1985