



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1124
 6593574
 5/01/25
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
NEW BUSINESS

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152715800 00	1152715800	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/29/25 To: 5/29/26 12:01 am Standard Time	05/01/2025	0740880	

Agent (941)613-1566
 JOHN JOINER AGENCY INC
 701 J C CENTER CT UNIT 11
 PORT CHARLOTTE FL 33954-2826

MARCIA RUBIN
 JONATHAN RUBIN
 2284 PALM TREE DR
 PUNTA GORDA FL 33950-5008

JJOINER@JOHNJOINERAGENCY.COM

Property Location (if other than above)
 2284 PALM TREE DR, PUNTA GORDA FL 33950

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: Y
 Building Occupancy: Single Family
 Building Description: Main Dwelling

Flood Risk: AE
 First Floor Height: 2.0 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 07/01/1982
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor, Masonry Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$4,437.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Community Rating Discount: \$141.00
 FULL RISK PREMIUM: \$4,371.00
 DISCOUNTED PREMIUM: \$4,371.00
 Reserve Fund Assessment: \$787.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$25.00
TOTAL ANNUAL PAYMENT \$5,230.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Insured