

National Flood Insurance Program
U.S. Department of Homeland Security
PO Box 580514
Charlotte, NC 28258



FEMA

November 27, 2025

LISA JACKSON
312 MCGREGOR ST
PUNTA GORDA, FL 33950

RE: GROUP POLICY NUMBER: 4828M00493
EFFECTIVE DATE: 12/13/2024
EXPIRATION DATE: 11/27/2027
GRANTOR STATE: FL
COUNTY: CHARLOTTE COUNTY

AMOUNT OF INSURANCE: \$87,200 ✓
DISASTER NO: DR-4828
DISASTER DATE: 09/28/2024

PROPERTY LOCATION
312 MCGREGOR ST
PUNTA GORDA, FL 33950

Dear Policyholder:

This is to notify you that the first year of coverage for the property listed above under the Group Flood Insurance Policy has elapsed. The Group Insurance Flood Policy was purchased on your behalf with a term of three years through the Individuals and Households Program (IHP) following a federally declared flood disaster, and there are only two more years of flood insurance available under this policy.

This Group Flood Insurance Policy offers only a limited amount of flood insurance coverage. In most cases, this amount does not insure your property to value. To remedy this, you may obtain a Standard Flood Insurance Policy at any time. Under the Standard Flood Insurance Policy, you may carry enough building coverage to insure your property to its replacement cost value, up to the maximum Program limits of \$250,000. Contents coverage is also available in \$1,000 increments up to \$100,000. After a Standard Flood Insurance Policy has been issued, your Group Flood Insurance Policy becomes null and void.

By law, you must purchase flood insurance with coverage in at least the same amount of your federal home repair and personal property assistance in order to qualify for future Federal disaster assistance. Call 800-621-3362 to find out how much federal home repair assistance you received. The coverage must be purchased and maintained as long as (1) you live in or own the home that was flooded; or (2) you are a renter and live in the same rental unit where you previously received disaster assistance through the Individuals and Households Program.

The existing Group Flood Insurance Policy is NOT renewable. It is your responsibility to buy and maintain a Standard Flood Insurance Policy when the Group Flood Insurance Policy expires. If you do not continue your coverage, you will not qualify for future Federal flood disaster assistance, including Federal loans and Individuals and Households Program awards. It is important for you to remember that no losses will be covered under the Group Flood Insurance Policy after the expiration date listed above. This includes losses in flood disasters in which no Federal disaster declaration is made.

Floods can happen anywhere and anytime. Flooding is the Nation's most frequent natural disaster. Your property is in a Special Flood Hazard Area, at high risk of future flooding. If at all possible, you should take steps now to increase coverage of your property by buying a Standard Flood Insurance Policy. To purchase a Standard Flood Insurance Policy or find out more information about the National Flood Insurance Program, please contact your local insurance agent or call toll-free, (800) 638-6620.

Sincerely,
Customer Service Unit
NFIP Direct Servicing Agent
(800) 638-6620

Yes transferable
NFIP Underwriter @ NFIP Direct, fema.gov



Programa Nacional de Seguros Contra Inundaciones
Departamento de Seguridad Nacional de los Estados Unidos
PO Box 580514
Charlotte, NC 28258



FEMA

November 27, 2025

LISA JACKSON
312 MCGREGOR ST
PUNTA GORDA, FL 33950

RE: PÓLIZA COLECTIVA N.º: 4828M00493
FECHA DE ENTRADA EN VIGOR: 12/13/2024
FECHA DE VENCIMIENTO: 11/27/2027
ESTADO QUE LA OTORGA: FL
CONDADO: CHARLOTTE COUNTY

MONTO DEL SEGURO: \$87,200
N.º DE DESASTRE: DR-4828
FECHA DEL DESASTRE: 09/28/2024

DIRECCIÓN
312 MCGREGOR ST
PUNTA GORDA, FL 33950

Estimado asegurado:

La presente es para notificarle que ya ha transcurrido el primer año de cobertura de la propiedad arriba mencionada y asegurada bajo la Póliza Colectiva de Seguro por Inundación. (Group Flood Insurance Policy, GFIP siglas en inglés). La Póliza Colectiva de Seguro fue adquirida en su nombre por un término de tres años, mediante el Programa de Ayuda Individual y Familiar (Individuals and Households Program, IHP siglas en inglés), tras un desastre de inundación declarado a nivel federal, y solo restan dos años de cobertura de seguro por inundación en virtud de esta póliza.

Esta Póliza Colectiva de Seguro por Inundación ofrece una cubierta limitada. En la mayoría de los casos, la cantidad no asegura el valor total de su propiedad. Para remediar esta situación, usted puede adquirir una Póliza Estándar de Seguro por Inundación en cualquier momento. Bajo la póliza Estándar de Seguro por Inundación, usted puede obtener suficiente cobertura de edificación para asegurar su propiedad por el costo de reemplazo, hasta el límite máximo del Programa de \$250,000. Adicionalmente, hay disponible una cobertura para el contenido de la propiedad en incrementos de \$1,000 hasta un límite de \$100,000. Una vez se emita una póliza Estándar de Seguro por Inundación, se anulará la Póliza Colectiva de Seguro por Inundación.

La ley estipula que usted debe de adquirir seguro por inundación con una cobertura de, al menos, la misma cantidad federal recibida para la reparación de su hogar y la asistencia de propiedad personal a fin de poder cualificar para asistencia Federal ante futuros desastres. Para información sobre la cantidad de asistencia federal recibida, llame al 800-621-3362. La cobertura debe de adquirirse y mantenerse vigente mientras (1) viva en o sea dueño de el hogar que se haya inundado; o (2) sea el arrendatario y viva en la misma vivienda donde previamente recibió asistencia ante un desastre mediante el Programa de Ayuda Individual y Familiar.

La existente Póliza Colectiva de Seguro por Inundación NO puede renovarse. Es su responsabilidad adquirir y mantener vigente una póliza Estándar de Seguro por Inundación una vez la Póliza Colectiva venza. Si no adquiere cobertura de seguro, no cualificara para recibir asistencia Federal de desastre de inundación ante futuros desastres, incluyendo prestamos Federales y beneficios del Programa de Ayuda Individual y Familiar. Es importante que recuerde que la Póliza colectiva de Seguro por Inundación no cubrirá ningún tipo de pérdida que ocurra después de la fecha de vencimiento indicada arriba. Esto incluye pérdidas de desastres relacionados con inundaciones en los cuales no se realice una declaración federal correspondiente

Inundaciones pueden ocurrir en cualquier lugar y momento. Además, se consideran el desastre natural más frecuente de la Nación. Su propiedad está localizada en una Zona Especial de Peligro de inundaciones, con un alto riesgo de inundación en el futuro. Le recomendamos que tome las medidas necesarias para aumentar la cobertura de su propiedad adquiriendo una póliza Estándar de Seguro por Inundación. Para hacerlo o para más información sobre el Programa Nacional de Seguro por Inundación (the National Flood Insurance Program, NFIP siglas en inglés), comuníquese con su agente de seguros local o llame, gratuitamente, al (800) 638-6620.

Atentamente,
Unidad de Servicio al cliente
Agente de servicio del NFIP
(800) 638-6620

National Flood Insurance Program
U.S. Department of Homeland Security
PO Box 913111
Denver, CO 80291

STATE OF FLORIDA DIVISION OF EMERGENCY MANAGEMENT
PO BOX 913111
DENVER, CO 80291-3111



FEMA

*Must get my own
flood insurance by
11/27*

November 13, 2024

LISA JACKSON
312 MCGREGOR ST
PUNTA GORDA, FL 33950



To: LISA JACKSON
Individuals and Households Program (IHP)/Other Needs Assistance Award Recipient
DISASTER DECLARATION NO. DR-4828

ADDRESS OF DAMAGED PROPERTY

The building covered by this policy is located at the above mailing address unless otherwise stated below.

312 MCGREGOR ST
PUNTA GORDA, FL 33950

COVERAGE EFFECTIVE: 12/13/2024 12:01 A.M.
POLICY EXPIRATION: 11/27/2027 12:01 A.M.

NATIONAL FLOOD INSURANCE PROGRAM
CERTIFICATE OF FLOOD INSURANCE GROUP
FLOOD INSURANCE POLICY NO. 4828M00493

Your property is now covered* by a group flood insurance policy from the National Flood Insurance Program (NFIP). The policy was purchased by the State of Florida with \$2,400.00 added to the amount of assistance given to you to help remedy the recent flood damage to your property. If the disaster assistance provided to you equals or exceeds the maximum grant amount available under the Individuals and Households Program (IHP) the \$2,400.00 will be withheld from the amount of the disaster assistance given to you.

Some of the important features of the policy are noted in this Certificate of Flood Insurance, but complete terms and conditions, rights and obligations are covered in the policy form. A copy of the Standard Flood Insurance Policy (SFIP) Dwelling Form may be obtained from:

National Flood Insurance Program
PO BOX 913111
Denver, CO 80291-3111

*PLEASE NOTE THAT CERTAIN PROPERTIES ARE INELIGIBLE FOR FLOOD INSURANCE COVERAGE. YOUR PROPERTY MAY BE ONE OF THEM. FOR A LISTING OF INELIGIBLE PROPERTIES SEE "LOSSES NOT COVERED" AND "COVERAGE EXCLUSIONS" IN THE ADDENDUM. PLEASE READ THAT SECTION CAREFULLY. WHILE MOST EXCLUSIONS PERTAIN ONLY TO CERTAIN ITEMS IN THE BUILDING, SOME EXCLUSIONS MEAN THAT THERE IS NO COVERAGE AT ALL FOR THE BUILDING ITSELF OR ITS CONTENTS. ALSO, FOR RENTERS, CONTENTS IN BASEMENTS ARE NOT ELIGIBLE FOR FLOOD INSURANCE COVERAGE. IF ANY OF THE EXCLUSIONS APPLY TO YOU, YOU SHOULD CONTACT THE STATE SO THAT THE NFIP CAN BE NOTIFIED. YOUR NAME CAN THEN BE REMOVED FROM THE MASTER LIST OF GROUP POLICY INSUREDS.

1114 2DGB88ZMT07 B:1 001027 005132 002/005 10263-10270

Terms of Coverage:

The group policy is not renewable. You will be reminded in writing, about 45 days prior to the end of your insurance coverage, to contact a local insurance agent or broker to extend your coverage under a new individual policy. Your coverage ends at 12:01 A.M. on the date shown on the first page of the Certificate.

Kinds of Coverage:

Building and contents coverage will be provided for losses caused by floods to homeowners. For renters, contents coverage only will be provided for losses caused by floods. The SFIP Dwelling Form defines a flood as being:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters,
 - b. Unusual and rapid accumulation or runoff of surface waters from any source,
 - c. Mudflow.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in 1.a. above.

Amount of Coverage:

Coverage under the group flood insurance policy is solely for the property located at the address of the damaged property as shown on page one of this Certificate and is applied as follows:

A. Building Owner/Grantee

- Building and contents amount of insurance: \$87,200, to be applied to either building or contents damage or to both kinds of damage but in no event can the total paid, arising out of a flood, exceed \$87,200.

B. Tenant/Grantee

- Building amount of insurance: \$0
- Contents amount of insurance: \$87,200

Policy benefits are adjusted annually based on the Consumer Price Index (CPI) for All Urban Consumers. During your policy term, the amount(s) of coverage shown above will be adjusted each October 1 to reflect changes in the CPI published by the Department of Labor. Coverage under this group policy is provided on an actual cash value basis unless it meets the eligibility requirements for replacement cost value.

Requirements in Case of Loss:

In case of a flood loss to insured property, you must:

1. Give prompt written notice to us;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
3. Prepare an inventory of damaged property showing the quantity, description, actual cash value, and amount of loss. Attach all bills, receipts, and related documents;
4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the policy signed and sworn to by you, and which furnishes us with the following information:
 - a. The date and time of loss;
 - b. A brief explanation of how the loss happened;
 - c. Your interest (for example, "owner") and the interest, if any, of others in the damaged property;
 - d. Details of any other insurance that may cover the loss;
 - e. Changes in title or occupancy of the covered property during the term of the policy;
 - f. Specifications of damaged buildings and detailed repair estimates;
 - g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;
 - h. Details about who occupied any insured building at the time of loss and for what purpose; and
 - i. The inventory of damaged personal property described in 3. above.
5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.
6. You must cooperate with the adjuster or representative in the investigation of the claim.
7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within 60 days after the loss even if the adjuster does not furnish the form or help you complete it.
8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.
9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

Losses Not Covered and Coverage Exclusions:

There are a number of important restrictions and limitations that are specified in the attached Addendum. For complete details on all limitations in your policy, you may obtain a copy of the Standard Flood Insurance Policy Form as indicated earlier in the Certificate.

Deductibles:

A \$200.00 deductible is applied to any building loss and a separate \$200.00 deductible is applied to any contents loss.

Transfer of Benefits Under The Group Flood Insurance Policy:

If you sell your home during the three-year term of coverage under the group policy, **COVERAGE WILL TRANSFER TO THE NEW OWNER FOR THE REMAINDER OF THE THREE-YEAR TERM.** In this instance, you must notify the new owner and the NFIP servicing contractor of the name of the new owner.

NOTE FOR OWNERS: The IHP regulations require that any present or future owner must maintain flood insurance coverage forever on the structure to which the grant assistance relates if any Federal flood-disaster assistance is to be made available in the future. **YOU MUST NOTIFY THE NEW OWNER OF THIS FLOOD INSURANCE MAINTENANCE REQUIREMENT.** If you move your insured contents to another location during the three-year term of coverage under the group policy, the coverage will end on the date the contents are removed. **FOR RENTERS,** the flood insurance coverage must be maintained on the contents as long as you remain in the rental unit you resided in at the time the grant for assistance was provided if any Federal flood-disaster assistance is to be made available in the future. Therefore, should you desire to obtain an individual insurance policy, be sure to maintain the individual policy in-force so as to meet the IHP requirements. If not, you will be ineligible for subsequent grant assistance. Federal law restricts future disaster assistance to recipients of Federal disaster assistance for failure to maintain flood insurance coverage. The State however may also restrict the availability of disaster assistance fully funded by the State unless flood insurance is maintained on the property.



To Purchase Additional Coverage:

If you wish a higher amount of coverage, you may purchase it through a licensed property insurance agent or broker under an individual insurance policy. Coverage under the group policy shall terminate on the effective date of the individual flood insurance policy.

Property Losses:

If you have a flood loss, you should report it directly to: NFIP, PO BOX 913111, Denver, CO 80291-3111 or call the NFIP toll free at 800-767-4341. When reporting a loss, include the Disaster Declaration Number shown on the first page of this Certificate.

Documentation of Flood Loss - Subsequent Application for a New Disaster Grant:

At the time of adjustment of any flood loss under your group policy, you may also be eligible for disaster assistance for losses not covered under the policy. The adjuster of your flood insurance loss can furnish you with copies of your Proof of Loss and any related damage worksheets or itemizations. This documentation should be presented to any Federal or State agency to which you may apply for disaster assistance.

Notice of Termination:

As indicated earlier in this Certificate, you will be notified approximately 60 days prior to the end of your coverage of the procedures for applying for a replacement flood insurance policy. It is important to remember that your coverage ends at 12:01 A. M. on the date shown on the first page of this Certificate. Therefore, you should apply for the replacement flood insurance policy early enough to ensure continuous coverage. When you apply for a replacement policy, you should inform the agent or insurer that you have been covered up to that point under the Group Policy and that the replacement policy will be in your name only.

If you have any questions, please do not hesitate to telephone the NFIP toll free 1-800-638-6620.



David I. Maurstad
Associate Administrator
Federal Insurance and Mitigation Administration

Attachment

ADDENDUM

LISTED HERE ARE ITEMS THAT YOUR GROUP FLOOD INSURANCE POLICY DOES NOT COVER:

PROPERTY NOT COVERED

We do not cover any of the following property:

1. Personal property not inside a building;
2. A building, and personal property in it, located entirely in, on, or over water or seaward of mean high tide if it was constructed or substantially improved after September 30, 1982;
3. Open structures, including a building used as a boathouse or any structure or building into which boats are floated, and personal property located in, on, or over water;
4. Recreational vehicles other than travel trailers described in the Definitions section (see II.B.6.c.) whether affixed to a permanent foundation or on wheels;
5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines not licensed for use on public roads that are:
 - a. Used mainly to service the described location, or
 - b. Designed and used to assist handicapped persons,while the vehicles or machines are inside a building at the described location;
6. Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;
7. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;
8. Underground structures and equipment, including wells, septic tanks, and septic systems;
9. Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured building or the building in which the insured unit is located;
10. Containers, including related equipment, such as, but not limited to, tanks containing gases or liquids;
11. Buildings or units and all their contents if more than 49% of the actual cash value of the building or unit is below ground, unless the lowest level is at or above the base flood elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;
12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;
13. Aircraft or watercraft, or their furnishings and equipment;
14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;
15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act and amendments to these acts;
16. Personal property you own in common with other unit owners comprising the membership of a condominium association.

LISTED HERE ARE TYPES OF LOSSES THAT ARE EXCLUDED BY YOUR GROUP FLOOD INSURANCE POLICY:

EXCLUSIONS

A. We only pay for direct physical loss by or from flood, which means that we do not pay you for:

1. Loss of revenue or profits;
2. Loss of access to the insured property or described location;
3. Loss of use of the insured property or described location;
4. Loss from interruption of business or production;
5. Any additional living expenses incurred while the insured building is being repaired or is unable to be occupied for any reason;
6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris.
7. Any other economic loss you suffer.

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or
2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land area; or
6. Gradual erosion.

We do, however, pay for losses from mudflow and land subsidence as a result of erosion that are specifically covered under our definition of flood (see II.A.1.c. and II.A.2.).



D. We do not insure for direct physical loss caused directly or indirectly by any of the following:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
 - a. Substantially confined to the dwelling; or
 - b. That is within your control, including but not limited to:
 - (1) Design, structural, or mechanical defects;
 - (2) Failure, stoppage, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
 - (3) Failure to inspect and maintain the property after a flood recedes;

5. Water or water-borne material that:

- a. Backs up through sewers or drains;
- b. Discharges or overflows from a sump, sump pump, or related equipment; or
- c. Seeps or leaks on or through the covered property;

unless there is a flood in the area and the flood is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or seepage of water;

6. The pressure or weight of water unless there is a flood in the area and the flood is the proximate cause of the damage from the pressure or weight of water;

7. Power, heating, or cooling failure unless the failure results from direct physical loss by or from flood to power, heating, or cooling equipment on the described location;

8. Theft, fire, explosion, wind, or windstorm;

9. Anything you or any member of your household do or conspire to do to deliberately cause loss by flood; or

10. Alteration of the insured property that significantly increases the risk of flooding.

E. We do not insure for loss to any building or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

F. We do not pay for the testing for or monitoring of pollutants unless required by law or ordinance.