

PROPERTY ADDRESS #:	16237 CAPE HORN BLVD, Punta Gorda, FL, 33955	POLICY FORM:	Dwelling Policy
POLICY #:	2520031771	POLICY DECLARATIONS TYPE:	New Policy Declarations
NFIP POLICY #:	2520031771		
POLICY TERM:	11-08-2025 (12:01 AM) - 11-08-2026 (12:01 AM)	RATE CATEGORY :	RatingEngine
POLICY ISSUED BY:	Farmers Property and Casualty Insurance Company		
PAYOR:	WELLS FARGO BANK NA # 936		

INSURED NAME & MAILING ADDRESS
JAMES HICKS & GLORIA HICKS
 16237 CAPE HORN BLVD,
 Punta Gorda, FL, 33955

AGENT CONTACT INFORMATION
FARMERS GENERAL INSURANCE AGENCY INC
 PO Box 751525, Dayton, OH, 45475

 Phone : 8776380022

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

Policy Coverages & Endorsements

	COVERAGE	DEDUCTIBLE	
Building	\$ 250,000	\$ 2,000	<h1 style="margin: 0;">\$ 1,835</h1> <p style="margin: 0;">Total Annual Payment</p> <p style="margin: 0;">Includes Premium, Discounts, Fees, and Surcharges</p>
Contents	\$ 90,000	\$ 2,000	

Coverage limitations may apply. See your Policy Form for details.

Prior Claims counted are from April 1, 2023 and after. Claims with dates of loss within 10 days of each other will continue to count as one claim.

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 floodsmart.gov/flood to learn more about flood insurance.

Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height (FFH)	2.4
Method Used to Determine FFH	EC
Property Description	Slab on Grade (non-elevated), 1 Floors , Masonry
Date of Construction	01-01-2004
Prior NFIP Claims	0 Claim(s)

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

Premium Calculations

COMPONENTS OF THE TOTAL	PREMIUM
Building Premium:	\$ 5,035
Contents Premium:	\$ 2,220
Increased Cost of Compliance (ICC) Premium:	\$ 75
Community Rating System Discount*:	\$ (1,245.00)
Full-Risk Premium:	\$ 6,085
Statutory Discounts	
Annual Increase Cap Discount:	\$ (4,591.00)
Discounted Premium:	\$ 1,494
Fees and Surcharges	
Reserve Fund Assessment:	\$ 269
HFIAA Surcharge:	\$ 25
Federal Policy Fee:	\$ 47
Total Premium:	\$ 1,835

* Full discount is not applied due to the Maximum rate.

ADDITIONAL INTERESTS

First Mortgagee
 WELLS FARGO BANK NA # 936,
 P.O. BOX 100515
 FLORENCE, SC 29502
 Loan #: 0608805016

Additional Insured
 GLORIA HICKS,
 16237 CAPE HORN BLVD
 PUNTA GORDA, FL 33955