

# Extra Info Packet

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FEMA



Policy Number: 4400445200  
Insurance Provider: NFIP DIRECT SERVICING AGENT  
Insured Property Location: 1081 S ATLANTIC AVE  
COCOA BEACH, FL 32931-

Date: February 28, 2025

ANTIONETTE KASMOCH STEEDMAN  
BOX 128  
2021 N ATLANTIC AVE  
COCOA BEACH, FL 32931-3312



Please keep this page for your records.

## ACKNOWLEDGEMENT FORM

Please sign, date, and keep this page for your records to confirm receipt of the below documents. Thank you for taking an important step to protect the life you've built with a flood insurance policy from the **National Flood Insurance Program (NFIP)** through NFIP DIRECT SERVICING AGENT. Following the purchase or renewal of your policy, you should have received the following documents by mail or through a link to retrieve electronically:

### From Your Insurance Provider

- ✓ Flood Insurance Policy
- ✓ Declarations Page
- ✓ Summary of Coverage

### From FEMA

- ✓ NFIP Claims Handbook
- ✓ Your Property's NFIP Claims History
- ✓ This Acknowledgement Form

By signing, dating, and returning this document, you acknowledge the following:

- I acknowledge receipt of the flood insurance documents listed above and I have reviewed them.
- I have been informed that contents coverage is not automatically included in a Standard Flood Insurance Policy (SFIP) and I can purchase additional coverage for such contents.

Policyholder Signature: \_\_\_\_\_

*Signed mailed*

Date: \_\_\_\_\_

Printed Full Name: \_\_\_\_\_

Policyholder Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Full Name: \_\_\_\_\_

Under the Flood Insurance Reform Act of 2004 (S.2238/P.L. 108-264), Congress requires the Federal Emergency Management Agency (FEMA), which oversees the NFIP, to submit this Acknowledgement Form for your signature. This form simply acknowledges that you have received the information.

To correct any personal information on this form, please contact your insurance agent.





FEMA



Policy Number: 4400445200

Policy Term: December 21, 2024 at (12:01 a.m.) -  
December 21, 2025 at (12:01 a.m.)

Policy Form: Dwelling Policy

Policy Declarations Type: Renewal Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 1081 S ATLANTIC AVE  
COCOA BEACH, FL 32931-2420

To report a claim visit <https://my.nfipdirect.fema.gov>

or call us at: (800) 767-4341

## FLOOD INSURANCE POLICY DECLARATIONS

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

### Policyholders(s)/Mailing Address:

ANTIONETTE KASMOCH STEEDMAN / RICHARD  
ZELICKSON  
2021 N ATLANTIC AVE  
BOX 128  
COCOA BEACH, FL 32931

### Agent:

INGRID C ENRIQUEZ, CURT MYERS INSURANCE  
AGENCY INC  
31 FOREST AVE  
COCOA, FL 32922-7688  
(321) 632-2138  
INGRID.C.ENRIQUEZ.DEPR@STATEFARM.COM

Insurer NAIC Number: 99999

## Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$10,000
Contents	N/A	N/A

**\$3,023.00**

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

Payor: Policyholder(s)

## Premium Details

Building Premium	\$2,498.00
Contents Premium	\$0.00
Increased Cost of Compliance (ICC) Premium	\$47.00
Mitigation Discounts	(\$0.00)
Community Rating System Discount	(\$235.00)
Full-Risk Premium	\$2,310.00
Discounted Premium	\$2,310.00
Fees and Surcharges	
• Reserve Fund Assessment	\$416.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250.00
• Federal Policy Fee	\$47.00
<b>Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b>	<b>\$3,023.00</b>

*deducted from mortgage*



If you make a claim and your building coverage is within 80% of the replacement cost of your home, and your home is your principal residence, your claim will be settled based on replacement cost (up to the amount of coverage you purchased). Claims for personal property (contents coverage) are always paid based on ACV. It is important to keep this in mind when determining the amount of coverage to purchase. Talk to your insurance agent about RCV and ACV.

## MITIGATE FUTURE LOSSES

Most NFIP policies include Increased Cost of Compliance (ICC) coverage, which applies when flood damage is severe. If your community declares your home “substantially damaged” or a “repetitive loss property,” you will be required to bring your home up to current community standards. If your damaged building qualifies for ICC coverage, you could receive up to \$30,000 to cover the cost to elevate, demolish or relocate your home. Please refer to Coverage D of your policy and discuss with your insurance agent for further details.



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at **[floodsmart.gov/flood-insurance/providers](https://floodsmart.gov/flood-insurance/providers)**.

Visit our Flood Insurance Advocate page at **[fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate)** to learn more about fair treatment of policyholders and property owners.

At **[floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html)**, we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at **[FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)** or by calling **877-336-2627**.



**FEMA**



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. FEMA manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call **800-621-3362**.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For the most up-to-date version of this resource, please visit **[agents.floodsmart.gov/nfip-summary-of-coverage](https://agents.floodsmart.gov/nfip-summary-of-coverage)**.





We are pleased to provide you with a Homeowner's Insurance Policy through Certain Underwriters at Lloyd's of London.

**Named Insured(s):**

Richard Zelickson & Antionette Kasmoch Steedman  
2021 N Atlantic Ave PMB 128  
Cocoa Beach, FL 32931

Transaction: Endorsement  
Effective Date of Change: 06/06/2025

Underwritten By:

UMR Number: B6014YF25OR15  
Certain Underwriters at Lloyd's of London  
AM Best Rated A

**LLOYD'S***For policy assistance, please contact:*

Your Agent:

Jerry Elliott

Mcgriff-South Florida

13515 Bell Tower Dr.

Fort Myers, FL 33907

License#: A076835

(239)433-4535 | jselliott@mcgriff.com

Residence Premises / Insured Location

1081 South Atlantic Avenue

Cocoa Beach, FL 32931

County: Brevard

Location Details

Construction Type: Wood Framing

Sq Footage: 4272

Year Built: 1955

Roof Materials: Metal - Standing Seam

Roof Year: 2020

Occupancy: Primary

Fire Alarm: Central Monitoring

Burglar Alarm: Central Monitoring

Flood Zone: Unknown

Opening Protection: Impact Glass

**Coverage Information**

Coverage A - Dwelling	\$1,102,348
Coverage B - Other Structures	\$110,235
Coverage C - Personal Property	\$220,470
Coverage D - Loss of Use	\$110,235
Coverage E - Personal Liability (per occurrence)	\$500,000
Coverage F - Medical Payments to Others (per person)	\$5,000

**Deductibles**

All Other Perils	\$10,000
Windstorm or Hail	5% (\$55,117)

**Premiums and Other Charges**

Base Premium:	\$14,198.00
Policy Fee:	\$426.00
Inspection Fee:	\$250.00
Stamping Fee:	\$8.92
EMPA Fee:	\$2.00
Surplus Lines State Tax	\$734.78

**Total****\$15,619.70**

25% Minimum earned premium applies. Fees are fully earned and non-refundable.  
Wind-only policies may be subject to different minimum earned premium requirements.  
Policy defense costs are outside the limit of liability and do not erode policy limits.



ORCHID  
INSURANCE

### OTHER COVERAGES

The following coverages and scheduled limits apply as indicated to this policy:

Exclude Wind: Not Applicable

Water Damage Limitation: \$10,000

Ordinance or Law: 10%

Specified Additional Amount of Insurance for Coverage A - Dwelling: Not Applicable

Screened Enclosures: No Coverage

Loss Assessment: \$5,000

Equipment Breakdown: No Coverage

Mold - Property/Personal Liability: \$10,000/10,000

Water Backup: \$10,000

Personal Injury: Yes

Personal Property Replacement Cost: Yes

Golf Cart: No Coverage

Broadened Home Share: No Coverage

Service Line: No Coverage

AOB Exclusion: Yes

Theft of Building Materials :



**PROPOSAL FOR:Zelickson Job**  
**1081 S Atlantic Blvd**  
**Cocoa Beach FL**

<b>DOCUMENT PREPARATION AND PERMITTING:</b>	
Includes City Of Cocoa Beach Building Permit.	INCL
<b>POOL SPECIFICATIONS:</b>	
8 x 12 ft pool 3 to 4 ft deep	INCL
Dig and haul dirt	INCL
Pick up existing pavers and reuse	INCL
1x2 Glass tile for wateredge with step tiles	INCL
Bench Deep end of pool	INCL
2- Globrite lights	INCL
8 Ft +12 feature wall with 2 sheer descents	INCL
8 inch round cmp drains	INCL
Micro Machine access	INCL
	INCL
Landscape not included	INCL
	INCL
Interior finish:Premix freestone series	INCL
Poolguard Floating Alarm to meet pool safety code requirements.	INCL
Autofill/drain / vacuum port	INCL
<b>EQUIPMENT SPECIFICATIONS:</b>	
Hayward 1.5 hp variable speed Pump	INCL
Hayward Electric Heater	INCL

<b>SPA Specifications</b>	
N/A	

<b><i>POOL ,SPA &amp; DECK PACKAGE PRICE</i></b>	<b>\$75,000.00</b>

<b><i>PAYMENT TERMS: Amount</i></b>	<b><i>Schedule</i></b>
<b>5% Signing of contract \$3,750.00</b>	<b>A</b>
<b>25% Day of Pool Excavation \$18,750.00</b>	<b>A</b>
<b>25% Day of Gunite Shoot \$18,750.00</b>	<b>A</b>
<b>20% Start of installation Footers \$15,000.00</b>	<b>A</b>
<b>20% Day of Pool Plaster \$15,000.00</b>	<b>A</b>
<b>5% Completion of pool \$3,750.00</b>	<b>A</b>

**Additional Notes: 10 x 20 Pergola \$22,500.00**  
**Only stipulation is engineer need geo survey of the ground to make sure we don't need pilasters under the pool.**  
**Pilaster would rang from 15 to 20 K**

..\*PRICES GUARANTEED FOR 30 DAYS.....

**Intellectual Property and Design License Statement:** Customer has solicited the creation of intellectual property and design work by Precision Luxury Aquatics: Any design, images, material lists, or concepts presented by Precision Luxury Aquatics are the intellectual property of Precision Luxury Aquatics. The recipient agrees to take extraordinary care to prevent their disclosure to any third party, and specifically to an other contractor, material providers, or other pool vendors. Customer understands and agrees that Precision Luxury Aquatics is a design and build firm and retains exclusive license to its deigns. Such designs may not be replicated, used for solicitation of bids, or provided to subcontractors by customer or any third party without the prior written agreement by Precision Luxury Aquatics and payment in full of the license for use fee.

Customer signature x \_\_\_\_\_



# SKETCH/AREA TABLE ADDENDUM

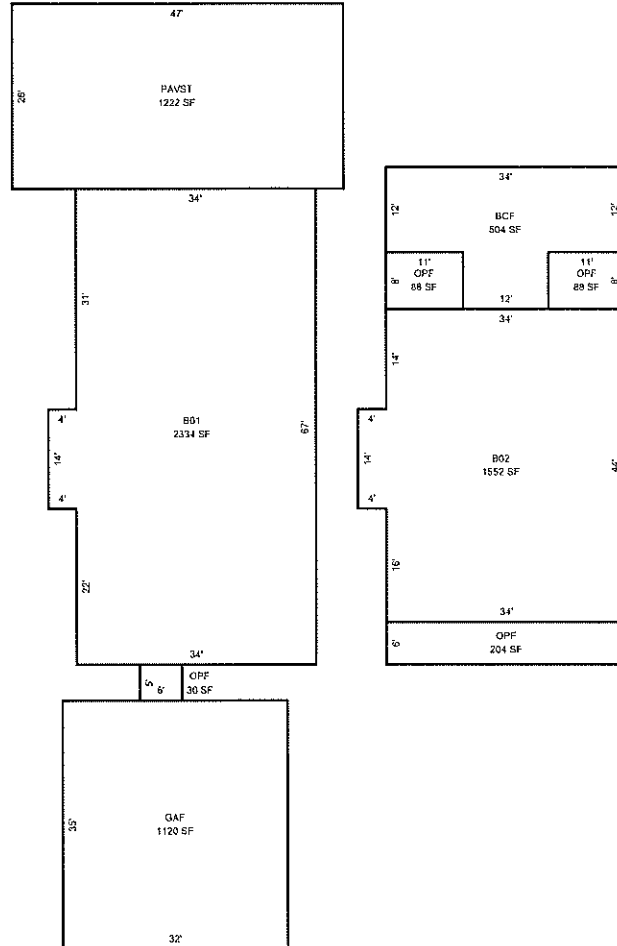
## SUBJECT INFO

: CR 05-26-22 NLK  
RE#: 2519621

DRAWN BY: NLK

DATE: 05/26/2022

## SKETCH



Sketch by Apex Sketch

## AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
B01	Base Area 1ST FL	1	2334	210	2334
B02	Base Area 2ND FL	1	1552	164	1552
BCF	Balcony	1	504	108	504
GAF	Garage Finished	1	1120	134	1120
OPF	Open Porch Finish	1	204	80	
	Open Porch Finish	1	30	22	
	Open Porch Finish	1	88	38	
	Open Porch Finish	1	88	38	410
PAVST	Paving: Stone	1	1222	146	1222

## COMMENT TABLE 1

## COMMENT TABLE 2

## COMMENT TABLE 3



