



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 1021
0084035
7/09/24
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150034105 15	1150034105	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/12/24 To: 8/12/25 12:01 am Standard Time	07/09/2024	0084035	1150034105

Agent (239)489-2838
INSURANCENTER OF FORT MYERS
16591 S TAMIAMI TRL
FORT MYERS FL 33908-4514

MICKY AICHELE
5610 SUNDOWN HARBOR CT
FORT MYERS FL 33919-2529

INSURANCE@INSURANCE-CENTER.NET

Property Location (if other than above)

5610 SUNDOWN HARBOR CT, FORT MYERS FL 33919

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: .8 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1984
Prior NFIP Claims: 1

Property Description: Slab on Grade, 2 floors, Masonry
Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$2,000
CONTENTS	\$32,000	\$2,000

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: \$19.00
FULL RISK PREMIUM: \$6,215.00
Statutory Discounts
Annual Increased Cap Discount: \$2,547.00
DISCOUNTED PREMIUM: \$3,668.00
Reserve Fund Assessment: \$660.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES: \$4,400.00

THIS IS NOT A BILL

Premium Paid by: First Mortgagee

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, President

008403509115003410524191

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Company



FFL99.001 1021
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7/09/24

09 1150034105 15

Agent (239)489-2838
INSURANCENTER OF FORT MYERS
16591 S TAMiami TrL
FORT MYERS FL 33908-4514

First Mortgagee
Loan 4000839844
CARRINGTON MORTGAGE SERVICES
LLC
ISAOA
PO BOX 692408
SAN ANTONIO TX 78269-2408

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Dwelling Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Company





Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

HOMEOWNERS DECLARATIONS

POLICY NUMBER
W013055025

Amended
Change Effective:
08/12/2024

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
MICKY AICHELE
5610 SUNDOWN HARBOR CT
FORT MYERS, FL 33919-2529

AGENCY **FL0381**
Insurancenter of Fort Myers
16591 S TAMIAMI TRAIL
FT MYERS, FL 33908

PHONE NUMBER: (239) 489-2838

POLICY PERIOD: 08/12/2024 to 08/12/2025. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 5610 SUNDOWN HARBOR CT
FORT MYERS, FL 33919

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$550,000	COVERAGE E - Personal Liability Each Occurrence	\$300,000
COVERAGE B - Other Structures	\$55,000		
COVERAGE C - Personal Property	\$275,000	COVERAGE F - Medical Payments to Others Each Person	\$1,000
COVERAGE D - Loss of Use	\$110,000		

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$4,427.00
Age of Dwelling Surcharge		\$327.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$10,000	Incl
Loss Assessment Coverage	\$1,000	Incl
Loss of Use - Increased Limit		\$38.00
Ordinance or Law Coverage	25%	\$716.00
Personal Property Replacement Cost without Holdback		\$837.00
Sinkhole Loss Coverage - 10% Sinkhole Deductible		\$21.00
Unscheduled Other Structures - Increased Limit		\$244.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Emergency Assessment Fee 2023		\$50.77
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$507.70

Credits	Premium
Age of Roof Credit	-\$486.00
Deductible Options	-\$850.00
Loss Free Credit	-\$197.00
Residential Windstorm Loss Mitigation Devices Credit	Incl

Total Policy Premium: \$5,662.47