

Sample Declarations



**GULF STATES
INSURANCE**

DAN J BURGHARDT INSURANCE AGENCY INC
3008 DAVID DRIVE
METAIRIE, LA 70003

Agency Phone: (504) 455-7283

NFIP Policy Number: [REDACTED]
Company Policy Number: [REDACTED]
Agent: DAN BURGHARDT

Policy Term: 09/10/2020 12:01 AM through 09/10/2021 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://cagulfstates.managenyfoodpolicy.com>
(844) 533-5663

FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

INSURED NAME(S) AND MAILING ADDRESS



COMPANY MAILING ADDRESS
Gulf States Insurance Company
PO BOX 913326
DENVER, CO 80291-3326

PROPERTY LOCATION



Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION
ORIGINAL NEW BUSINESS DATE: 09/10/2020
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 01/01/1986
COMMUNITY NUMBER: 225201 0095 F REGULAR PROGRAM
COMMUNITY NAME: KENNER, CITY OF
CURRENT FLOOD ZONE: AE
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: AE
ELEVATION DIFFERENCE: 0
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION -

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADDL COVERAGE	ADDL RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$125,000	\$10,000	\$60,000	2.210	\$65,000	0.260	(\$598.00)	\$897.00
CONTENTS	\$50,000	\$10,000	\$25,000	1.020	\$25,000	0.120	(\$114.00)	\$171.00

Coverage limitations may apply. See your policy form for details.

	Standard
ANNUAL SUBTOTAL:	\$1,068.00
INCREASED COST OF COMPLIANCE:	\$8.00
COMMUNITY RATING DISCOUNT: 15%:	(\$161.00)
RESERVE FUND ASSESSMENT: 18.0%:	\$165.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,080.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$1,155.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement

[Signature]

Marc Carter / President

Zero Balance Due - This is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by Gulf States Insurance Company

Company NAIC: 16052



File: [REDACTED]

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DocID: [REDACTED]

Sample Property Loss

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

██████████
CURRENT COMPANY/POLICY NUMBER: AMERICAN STRATEGIC INSURANCE COR/OFLDS ██████████
CURRENT PROPERTY ADDRESS:
██████████
METAIRIE, LA 70005-

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
8/29/2005	59381.01	28200.00	87581.01
5/9/1995	23510.17	13265.73	36775.90

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS TO STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICER, OR GO TO THE FEMA HAZARD MITIGATION ASSISTANCE MESSAGE AT www.fema.gov/hazard/mitigation/assistance.

Flood Loss Sample

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

CURRENT COMPANY/POLICY NUMBER: NFIP SERVICING AGENT/
CURRENT PROPERTY ADDRESS:

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS	BUILDING PAYMENTS	CONTENTS PAYMENTS	TOTAL PAYMENTS
04/06/1983	229.30	650.50	879.80
04/13/1980	6820.57	5350.20	12170.77
05/13/1990	1637.53	.00	1637.53
04/02/1988	5361.88	798.50	6160.38
09/11/1998	8692.73	3581.10	12273.83
11/07/1989	13081.62	5981.56	19063.18

* 8/29/2021 - waiting for proof of loss for Hurricane Ida