



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 1025
 0047464
 8/14/25
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151683750 07	1151683750	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 9/01/25 To: 9/01/26 12:01 am Standard Time	08/14/2025	0047464	0000433643

Insured
 RICHARD SHAFER
 ELIZABETH SHAFER
 1285 GASPARILLA DR NE
 SAINT PETERSBURG FL 33702-2743

INSURANCE RESOURCES LLC
 6620 1ST AVE S
 SAINT PETERSBURG FL 33707-1306

DOCUMENTS@INSURANCERESOURCESLLC.COM

Property Location (if other than above)
 1285 GASPARILLA DR NE, SAINT PETERSBURG FL 33702

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: .5 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 01/01/1991
 Prior NFIP Claims: 0

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

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$5,165.00
CONTENTS	\$100,000	\$2,818.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$247.00
Community Rating Discount:	\$1,841.00
FULL RISK PREMIUM:	\$5,970.00
Statutory Discounts	
Annual Increased Cap Discount:	\$5,062.00
DISCOUNTED PREMIUM:	\$908.00
Reserve Fund Assessment:	\$163.00
Federal Policy Service Fee:	\$47.00
HFIAA Surcharge	\$25.00
TOTAL ANNUAL PAYMENT	\$1,143.00

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

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
 Patricia Templeton-Jones, President

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Agent



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8/14/25

09 1151683750 07

Agent (727)345-0242
INSURANCE RESOURCES LLC
6620 1ST AVE S
SAINT PETERSBURG FL 33707-1306

First Mortgagee
Loan 8028066705
NAVY FEDERAL CREDIT UNION
ISAOA
PO BOX 3303
MERRIFIELD VA 22119-3303

Second Mortgagee
Loan 012011958180
HANCOCK BANK-A TRADE NAME USED
BY WHITNEY BANK ISAOA ATIMA
PO BOX 690190
SAN ANTONIO TX 78269-0190

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.

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.

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Agent

