



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 1124
4907989
6/16/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1151359159 09	1151359159	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/01/25 To: 7/01/26 12:01 am Standard Time	06/16/2025	0733868	1151359159

Agent (409)744-7111
HENRY FREUDENBURG INS AGENCY
INC
6202 STEWART RD
GALVESTON TX 77551-1883
HENRYFREUDENBURGINS@HOTMAIL.COM

LOUIS JOHN LOTITO
TERESA LOTITO
PO BOX 1427
HUFFMAN TX 77336-1427

Property Location (if other than above)
12940 JOHN REYNOLDS RD, GALVESTON TX 77554

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: VE
First Floor Height: 15.8 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 05/01/2016
Prior NFIP Claims: 0

Property Description: Elevated without Enclosure, 1 floor,
Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$948.00
CONTENTS	\$30,000	\$356.00

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

ICC Premium: \$25.00
Community Rating Discount: \$226.00
FULL RISK PREMIUM: \$1,103.00
DISCOUNTED PREMIUM: \$1,103.00
Reserve Fund Assessment: \$199.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$25.00

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

TOTAL ANNUAL PAYMENT \$1,374.00

THIS IS NOT A BILL

Premium Paid by: Insured

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

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Insured

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