Flood Insurance Policy Packet

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

Click https://agents.floodsmart.gov/resource-library/nfip-summary-of-coverage to access the NFIP Summary of Coverage for residential property.

Click https://agents.floodsmart.gov/resource-library/commercial-summary-of-coverage to access the NFIP Summary of Coverage for commercial property.

Policy Number: SF00702072
Policy Term: 08/19/2025 (12:01 a.m.) - 08/19/2026 (12:01 a.m.)
Policy Form: Dwelling Policy
Policy Declarations Type: New Policy Declarations
Rate Category: Rating Engine
Insured Property Location: 221 11TH ST
SAN LEON, TX, 77539

FLOOD INSURANCE POLICY DECLARATIONS

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

Policyholder(s)/Mailing Address:
JAMES ROEMER
221 11TH ST
SAN LEON, TX 77539

Agent:
Goosehead Insurance Agency LLC
100 E ROYAL LN STE 320
IRVING, TX 75039
mailbox@goosehead.com
(866) 428-5353
Insurer NAIC Number: 99999

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	$130,000	$2,000
Contents	$26,000	$1,000

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

$2,017
Total Annual Payment
Includes Premium, Discounts, Fees, and Surcharges

Payor: Insured

Premium

Building Premium	***$1,113***
Contents Premium	***$518***
Increased Cost of Compliance (ICC) Premium	***$31***
Full-Risk Premium	***$1,662***
Statutory Discounts	
• Annual Increase Cap Discount	$(14)
Discounted Premium	***$1,648***
Fees and Surcharges	
• Reserve Fund Assessment	$297
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	$25
• Federal Policy Fee	$47
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	***$2,017***

Policy Number: SF00702072

Location and Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height	1 ft.
Method Used to Determine First Floor Height	EC
Property Description	Elevated without enclosure on piers, posts & piles, 1 Floor(s), Frame
Number of Units	1
Date of Construction	01-01-1970
Prior NFIP Claims	0 claim(s)

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

Lender Information

1st Mortgagee

JPMORGAN CHASE BANK NA ISAOA/ATIMA

PO BOX 4465
SPRINGFIELD, OH, 45501

Loan No.: 530NRL249312

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit https://www.floodsmart.gov/know-your-risk.

National Flood Insurance Program
U.S. Department of Homeland Security
PO BOX 580514
CHARLOTTE, NC 28258

08-19-2025

JAMES ROEMER
221 11TH ST
SAN LEON, TX 77539 - 2473

Policyholder: JAMES ROEMER
Property Address: 221 11TH ST, SAN LEON, TX 77539 - 2473
Policy Number: SF00702072

Dear JAMES ROEMER:

Below is your waterproof Flood Insurance ID card that includes important information abour your flood insurance policy. On the back of your card there is a link and phone number should you ever need to file a claim.

IF YOU HAVE ANY QUESTIONS ON YOUR POLICY, PLEASE CONTACT YOUR AGENT FOR ASSISTANCE.

Goosehead Insurance Agency LLC

100 E ROYAL LN STE 320, IRVING, TX 75039

(866) 428-5353

Sincerely,

NFIP Direct

Flood Insurance ID Card

Policy# SF00702072
Insured: JAMES ROEMER
Effective: 08/19/2025 to 08/19/2026
Property Address: 221 11TH ST, SAN LEON, TX 77539 - 2473
Coverage: Building $130,000 / Contents $26,000
Deductibles: Building $2,000 / Contents $1,000

Flood Insurance ID Card

Policy# SF00702072

Agent: Goosehead Insurance Agency LLC

Agent Ph: (866) 428-5353

NFIP Customer Service: (800) 638-6620

How to File a Claim:

https://my.nfipdirect.fema.gov

Claims Ph. (800) 767-4341