Flood Insurance Policy Declarations

Policy Number: SPFD006022
Term: 04/10/2026 to **04/10/2027**
Renewal Declarations

*This policy is effective on **04/10/2026** at **12:01 AM** or **at the time of loan closing**.*

SafePoint Insurance Company
PO BOX 292547
Tampa, FL 33687

www.safepointflood.com

Policyholders

Texcoast Renovations Llc C O
Georgianna White

325 LING ST
BAYOU VISTA, TX 77563-2615

Agent

Bart Price
Bc Price Insurance Agency Inc
500 Pompano St
Bayou Vista, TX 77563

(409) 229-1524
bartprice@comcast.net

Additional Interests

First Mortgagee
Loan: 288LING
Penny Salter
1083 Redfish St
Bayou Vista, TX 77563

Insured Building Location

288 Ling St
Bayou Vista, TX 77563

	Coverage	Deductible
Building	$250,000	$1,250
Contents	$0	$0

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

Premium Calculation	
Building Premium	$3,828.00
Contents Premium	$0.00
ICC Premium	$73.00
Mitigation Discounts	$-23.00
CRS Discount	$0.00
Full Risk Premium	$3,878.00

Coverage limitations may apply. See reverse.

Statutory Discounts	
Annual Increase Cap Discount	$-2,182.00
Pre-FIRM Discount	$0.00
Newly Mapped Discount	$0.00
Other Statutory Discounts	$0.00
Discounted Premium	$1,696.00

Surcharges & Fees	
Reserve Fund Assessment	$305.00
HFIAA Surcharge	$250.00
Federal Policy Fee	$47.00
Probation Surcharge	$0.00
Revised Total Annual Premium	$2,298.00
Prorata Premium Adjustment	

Total Annual Premium **$2,298.00**

Zero Premium Due. This is not a bill.

Payor at Renewal	Insured
Rate Category	Risk Rated
Building Occupancy	Single Family
Building Description	Main Dwelling
Primary Residence	No
Date of Construction	01/01/1983
Property Description	ElevatedWithEnclosurePostPileOrPier
Number of Floors	1
Construction Type	Frame
Number of Units	1
First Floor Height	
First Floor Height Method	
Replacement Cost Value	$0.00
Prior NFIP Claims	0

Prior Claims are counted from April 1, 2023 and after.
Your property's NFIP flood claims history can affect your premium.

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

David M. Flitman, CEO

Policy issued by SafePoint Insurance Company for the National Flood Insurance Program.
NAIC: 15341 NFIP Policy Number: 1000006022 Policy Form: Dwelling
This declarations page along with the Policy Form constitutes your flood insurance policy.

Transaction Issue Date: 04/08/2026

Understand your coverage

Flood insurance covers losses directly caused by flooding. Flood insurance is specific to flooding since most homeowners insurance does not cover flood damage.

What is a flood?
In simple terms, a flood is an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties.

What is covered?
In the event of a flood, your NFIP policy covers direct physical losses to your structure and belongings.
The NFIP offers two types of coverage: building coverage and contents coverage.

Find out more about what is and is not covered by your flood insurance policy:
https://www.floodsmart.gov/get-insured/buy-a-policy

Basement Coverage Limitations

This NFIP policy provides limited coverage in a basement. A **basement** is any area where the floor is **below ground level on all sides**, even if it's finished or used as living space. This includes sunken rooms or sunken portions of a room.

See your **Policy Form** for details.

Elevated Building Coverage Limitations

This NFIP policy has special coverage rules if your building constructed on an **elevated foundation** that includes an enclosure below the main floor. An **enclosure** is an unfinished area that is used for building access, parking, or storage.

See your **Policy Form** for details.

In the event of a flood loss

Report your loss immediately by phone (**888-598-0446**) or online at **my.safepointflood.com**.
Have this policy declarations page on hand.

An insurance adjuster will contact you to schedule an inspection and document your loss.
Only return to your home when it is safe to do so!

Prepare for the inspection by

- Photographing and videoing the inside and outside of your property, taken before you discard anything
- Providing the make, model, and serial number of large household appliances like washers and dryers, water heaters, kitchen appliances, televisions, and computers
- Collecting samples of building items (e.g., flooring, carpet, wallpaper, and drapes) and provide to the adjuster.
- After taking photographs or videos of the damage, immediately throw away flooded contents and supplies, such as perishable food items, clothing, pillows, etc., that could pose health risks.

NFIP policyholders are responsible for minimizing the growth and spread of mold as much as possible after a flood. This policy will not cover mold damage when a policyholder fails to take reasonable action within their control to prevent the growth and spread of mold.

Important Reminder: The flood insurance adjuster sent by your insurer will never ask you for money, collect your deductible amount, or charge you a fee for their service.

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.*

You may cancel this policy in accordance with the terms and conditions of this policy and the applicable rules and regulations of the NFIP.

If you cancel this policy, you may be entitled to a full or partial refund of premium, surcharges, or fees under the terms and conditions of this policy and the applicable rules and regulations of the NFIP.