



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  
0084705  
4/03/26  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
**RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152044293 05	1152044293	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/23/26 To: 4/23/27 12:01 am Standard Time	04/03/2026	0084705	1152044293

Agent (305)294-1096  
KEY WEST INSURANCE  
4634 GULFSTARR DR  
DESTIN FL 32541-3715

DUVAL SQUARE  
DUVAL SQUARE  
1075 DUVAL ST BLDG 2  
KEY WEST FL 33040-3115

CLIENTSERVICES@ACENTRIA.COM

Property Location (if other than above)  
1075 DUVAL ST, KEY WEST FL 33040

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Non-Residential Building  
Building Description: Commercial

Flood Risk: X  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Substantial Improvement: 01/01/2001  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 1,200,000

Coverage	Deductible	Annual Premium
BUILDING	\$165,000	\$1,250
CONTENTS	\$53,000	\$1,250
		\$4,310.00
		\$1,396.00

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

ICC Premium: \$75.00  
Community Rating Discount: \$1,397.00  
**FULL RISK PREMIUM: \$4,384.00**  
Statutory Discounts  
Annual Increased Cap Discount: \$1,466.00  
DISCOUNTED PREMIUM: \$2,918.00  
Reserve Fund Assessment: \$525.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00  
**TOTAL ANNUAL PAYMENT \$3,740.00**

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

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 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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Company



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0084705  
4/03/26

09 1152044293 05

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DESTIN FL 32541-3715

**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](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: General Property 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](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://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](http://floodsmart.gov/flood) to learn more about flood insurance.

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Company

