



A Farmers Insurance® Company
 NORTON & SIEGEL INC
 2 E MAIN ST
 BABYLON, NY 11702-3508

Agency Phone: (631) 669-0365

NFIP Policy Number: 8704028358
 Company Policy Number: 8704028358
 Agent: AARON J STEIN

Payor: FIRST MORTGAGEE
 Policy Term: 08/06/2023 12:01 AM - 08/06/2024 12:01 AM
 Policy Form: DWELLING POLICY

To report a claim
 visit or call us at: <https://foremost.manageflood.com>
 (888) 598-0129

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

VADIM SHESTAKOV / LYSAK, ZOYA
 913 ARCTIC ST
 LINDENHURST, NY 11757-6208

INSURED NAME(S) AND MAILING ADDRESS

VADIM SHESTAKOV / LYSAK, ZOYA
 913 ARCTIC ST
 LINDENHURST, NY 11757-6208

COMPANY MAILING ADDRESS

FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY
 PO BOX 913155
 DENVER, CO 80291-3155

INSURED PROPERTY LOCATION

913 ARCTIC ST
 LINDENHURST, NY 11757-6208

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: CRAWLSPACE (ELEVATED OR NON-ELEVATED SUBGRADE CRAWLSPACE), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 03/01/2007
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 3.8
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: SELECT PORTFOLIO SERVICING INC ISAOA
 PO BOX 7277 SPRINGFIELD, OH 45501-7277

LOAN NO: 0023170459

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$10,000
CONTENTS:	\$32,000	\$10,000

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,714.00
CONTENTS PREMIUM:	\$1,039.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$227.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$4,601.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,157.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$444.00
RESERVE FUND ASSESSMENT:	\$80.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$596.00

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 Please review this declaration page for accuracy. If any changes are needed, contact your agent.
 Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Thomas S. Noh
 Vice President & Treasurer: Thomas Noh

Doren E. Hohl
 Secretary: Doren Hohl

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 26298



File: 29009210

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