



ASSURANT®

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 05/03/2025 (12:01 a.m.) to 05/03/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7405918273

Named Insured and Mailing Address:

MARTIN SHEEHAN
SHEEHAN RACHAEL
1361 WESTMORELAND AVE
NORFOLK, VA 23508-1320

First Mortgagee / Lender Name:

LOANDEPOT.COM, LLC
ISAOA ATIMA
PO BOX 7114
TROY, MI 48007-7114

Loan Number: 5001706620

Producer Number: 10464-00343-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

1361 WESTMORELAND AVE
NORFOLK, VA 23508-1320

Loan Number:

Other / Loss Payee:

For Service Please Contact:

FLOOD INS HAMPTON ROADS LLC
1904 FRIZZELL DR
VIRGINIA BEACH, VA 23455-2623
757-636-6455

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1930	Primary Residence: Yes
Building Occupancy: Single-Family Home	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: Elevation Certificate	First Floor Height: 3.20 ft
Building Description: Main Dwelling	Replacement Cost: \$ 416,140
Property Description: CRAWLSPACE, ONE FLOOR, FRAME CONSTRUCTION	

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 5,000	\$ 438.00
Contents	\$ 25,000	\$ 2,000	\$ 146.00
Increased Cost of Compliance:			\$ 11.00
Mitigation Discounts:			\$ -7.00
Community Rating System Discount:			\$ -98.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 490.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 490.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 88.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 25.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 650.00

Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

NFIP POLICY NUMBER: 7405918273