

Processed By:
 Progressive Flood Insurance Processing
 P.O. Box 33018
 St. Petersburg, FL 33733-8018
 866-511-0793
 FloodUnderwriting@asicorp.org



Standard Flood Insurance NON-BINDING Quote

Quote Number:	Q9208546	Loan Closing - No Wait	Policy Effective Date:	08/03/2026
Policy Type:	Dwelling Policy (DP)			New Business

Named Insured: ELISE CHARD Property Address: 1130 LARCHMONT CRES NORFOLK, VA 23508-1405	Agent Information: 425056 - Howard Hanna Insurance Services 1000 Gamma Dr 4Th Fl Pittsburgh, PA 15238 (412)696-0310 insurance@howardhanna.com
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Property and Building Information	
Building Description: Single Family Home Crawlspace (Elevated) 2 Floors Elevated, and Not Over Water Primary Residence: Yes Construction Date: 01/01/1922 Replacement Cost Entered: \$40,000 FEMA Determined Replacement Cost: \$328,458 Building Description: Main Dwelling Building Description Detail: Residential	Rating Information: Flood Zone: AE Community #: 510104 - 0018 - H Name: Firm Type: Pre-FIRM subsidized Elevation Information: Highest Adjacent Grade: First Floor Height: 4.1 Method Used to Determine FFH: FEMA determined Lowest Adjacent Grade: ECDate:

Contents Information:	
Lowest floor Only Above Ground Level	

Coverage	Limits:	Deductible:	Premium:
Building	\$250,000	\$2,000	\$288.00
Contents	\$100,000	\$2,000	\$159.00

	ICC Premium: \$8.00 Mitigation Discount: \$0.00 CRS Discount: \$-65.00 Full-Risk Premium: \$390.00 Annual Increase Cap Discount: \$0.00 Pre-FIRM Discount: \$0.00 Newly Mapped Discount: \$0.00 Other Statutory Discounts: \$0.00 Discounted Premium: \$390.00 Reserve Fund Assessment: \$70.00 HFIAA Surcharge: \$25.00 Federal Policy Fee: \$47.00 Probation Surcharge: \$0.00 Total Annual Payment: \$532.00
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REQUESTED COVERAGES (ONE BUILDING PER POLICY -BLANKET COVERAGES NOT PERMITTED)

PLEASE NOTE: This quote's premium, effective date and coverage are non-firm, non-binding and subject to change pending a full review of the application and all supporting documents received by the company as well as the timeliness of the premium received.

8/3/2026 8:39:32AM

WARNING TO AGENTS AND INSURANCE APPLICANTS

The National Flood Insurance Act of 1968, as amended, prohibits a flood insurance policy from being newly issued or renewed on a property officially declared as being in violation of Section 1316 of the Act.

NON-DISCRIMINATION ACT

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age, or national origin.

PRIVACY ACT

The information requested is necessary to process your application for flood insurance. The authority to collect the information is Title 42, U. S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Repetitive Loss Target Group (RLTG) property owners and Preferred Risk Policy (PRP) owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A -19; and to the National Archives and Records Administration in records management inspections. Solicitation of your Social Security Number (SSN) is authorized under Executive Order 9397. Providing the SSN, as well as the other information, is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 93-579 SECTION 7(B)

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

DISCLOSURE OF BURDEN

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067 - 0022); Washington, D.C. 20503.

DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.