

## STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company  
 A Stock Company  
 PO Box 33003  
 St. Petersburg, FL, 33733  
 Office: 800.820.3242  
 Fax: 800.850.3299

## AGENCY INFORMATION

**Agency Number** 2200014  
**Agency** HOWARD HANNA INSURANCE  
 SERVICES INC  
**Address** 1000 GAMMA DR STE 400,  
**City, State, Zip** PITTSBURGH, PA 15238-2926  
**Phone Number** 412.696.0310

## QUOTE INFORMATION

**Quote Number** 45QT5795530699  
**Applicant** CHARD, ELISE  
**Current Date** 06/19/2026  
**Effective Date** 06/19/2026  
**Rating Method** Rating Engine

## BUILDING INFORMATION

|                                  |                        |                                  |                    |
|----------------------------------|------------------------|----------------------------------|--------------------|
| <b>Property Address</b>          | 5413 STUDELEY AVE      | <b>Building Replacement Cost</b> | \$437,937          |
| <b>City, State, Zip</b>          | NORFOLK, VA 23508-1028 | <b>Building Square Footage</b>   | 2273 sq. ft.       |
| <b>Construction Date</b>         | 07/01/1952             | <b>Occupancy Type</b>            | Single Family Home |
| <b>Primary Residence</b>         | Yes                    | <b>Foundation Type</b>           | Crawlspace         |
| <b>Pre-FIRM</b>                  | No                     | <b># of Floors</b>               | 2                  |
| <b>Newly Mapped Discount</b>     | No                     | <b>Elevation Certificate</b>     | None               |
| <b>Machinery &amp; Equipment</b> | Not Elevated           |                                  |                    |
| <b>Building Flood Proofed</b>    | No                     |                                  |                    |

## COMMUNITY INFORMATION

**Program Type** Flood Regular Policies  
**Community** 510104 - NORFOLK, CITY OF  
**Flood Risk/Rated Zone** AE  
**Zone Determination #** DRP00000000021176034  
**Zone Reference #** 1447068944

## COVERAGE/PREMIUM INFORMATION

| Coverage                  | Limits    | Deductible |
|---------------------------|-----------|------------|
| Building                  | \$250,000 | \$2,000    |
| Contents                  | \$100,000 | \$2,000    |
| <b>Discount/Surcharge</b> | \$157     |            |
| <b>1 Year Premium</b>     | \$858     |            |

## IMPORTANT NOTES

**THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.**

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

## FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

\_\_\_\_\_ I reject building and contents coverage for flood protection.

\_\_\_\_\_ I understand that my building coverage is lower than the replacement cost of my structure.

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This quote is issued by Wright National Flood Insurance Company

20260619172724

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. **Please refer to the policy for complete terms, conditions, and exclusions.** Please refer to [www.ambest.com](http://www.ambest.com) for rating, financial size category and additional information on the insurance carrier shown on this quote.

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## AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

| Building | Contents | Discount/Surcharge | Total Premium |
|----------|----------|--------------------|---------------|
| \$1,250  | \$1,000  | \$0                | \$863         |
| \$1,250  | \$2,000  | \$0                | \$861         |
| \$1,250  | \$5,000  | \$0                | \$852         |
| \$1,250  | \$10,000 | \$0                | \$839         |
| \$2,000  | \$1,000  | \$0                | \$860         |
| \$2,000  | \$2,000  | \$0                | \$858         |
| \$2,000  | \$5,000  | \$0                | \$850         |
| \$2,000  | \$10,000 | \$0                | \$837         |
| \$5,000  | \$1,000  | \$0                | \$852         |
| \$5,000  | \$2,000  | \$0                | \$851         |
| \$5,000  | \$5,000  | \$0                | \$841         |
| \$5,000  | \$10,000 | \$0                | \$828         |
| \$10,000 | \$1,000  | \$0                | \$834         |
| \$10,000 | \$2,000  | \$0                | \$832         |
| \$10,000 | \$5,000  | \$0                | \$824         |
| \$10,000 | \$10,000 | \$0                | \$810         |

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