

National Flood Insurance Program: NFIP DIRECT

PO BOX 580514  
CHARLOTTE, NC 28258  
(800) 638-6620



FEMA



Notice Date: 08/08/2025

Policy Expiration Date: 09/22/2025 at 12:01 am

## RENEWAL NOTICE:

Your flood insurance policy is about to expire. THIS IS A COPY OF YOUR BILL.

**IMPORTANT:** Your policy currently receives an Annual Increase Cap Discount of: \$143. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 09/22/2025 at 12:01 a.m.	Policy Number: 4400702185
Policyholder(s): THEODORE KOWAL	Payor: VALON MORTGAGE INC ITS SUCCESSORS AND / OR ASSIGNS
Insured Property Location: 1527 MEXIA SPRING CT LEAGUE CITY, TX 77573 - 6562	Agent: LINDA TUCK STATE FARM AGENT 2402 BAY AREA BLVD STE G HOUSTON, TX 77058 linda.tuck.b4fz@statefarm.com (281) 488-9050

**Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.**<sup>1</sup> More renewal information is available at [www.floodsmart.gov/get-insured/renew-a-policy](http://www.floodsmart.gov/get-insured/renew-a-policy).

**Renewing your policy is easy.** Submit your payment to NFIP DIRECT by paying check, or money order. You can also pay by check or money order using the enclosed form.<sup>2</sup> If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.<sup>3</sup>

**You have coverage options.** You can either choose to keep your current coverage or adjust your coverage for additional protection.<sup>4</sup> If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call NFIP DIRECT at (800) 638-6620.

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$250,000	Building Coverage	N/A
Building Deductible	\$1,250	Building Deductible	N/A
Contents Coverage	\$100,000	Contents Coverage	N/A
Contents Deductible	\$1,000	Contents Deductible	N/A
<b>Total Amount Due (Option A)</b>	<b>\$1,057</b>	<b>Total Amount Due (Option B)</b>	<b>N/A</b>

**Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding.** Complete the payment form on page 2 to ensure your property stays covered.

*Thank you for being a valued NFIP policyholder!*

1. If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.
2. All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.
3. If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.
4. Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above Option B will be subject to a 30-day waiting period.