

Progressive Flood Insurance Processing
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 St. Petersburg, FL 33733-8018
 866-511-0793
 PGRH_FloodUnderwriting@Progressive.com



**NATIONAL FLOOD
 INSURANCE PROGRAM®**



Standard Flood Insurance Application

Dwelling Policy

Policy Number: FLD671480
Waiting Period: Rollover/Transfer
Prior Policy Number: 0FLD654439

Policy Period 07/31/2025 to 07/31/2026
 At 12:01 AM local time at the described location

Name Insured

Agent/Producer Information

DELGADO MANAGING SERVICES LLC

Property Location:

1014 TREATY DR
 FREEPORT, TX 77541-

438836 - GOOSEHEAD INSURANCE AGENCY
 1500 SOLANA BOULEVARD, BUILDING 4; SUITE
 4500

Property Description: SFR

NOTE: One building per policy - blanket coverage not permitted

WESTLAKE, TX 76262
 (800)474-1377
 Mailbox@Goosehead.Com

Insured Mailing Address

12330 LANNY LN
 HOUSTON, TX 77077-2414
 (832) 829-4439

Bill To: DELGADO MANAGING SERVICES LLC

Additional Named Insured Information

Community Rating Information

Building Information

Community Name: Surfside Beach, City Of
Community Number/Map Panel/Suffix: 481266 - 0810 - K
FIRM Type: Post
Program: Regular
Rating Flood Zone: VE
Current Map Date: 12/30/2020
Photo Date: 01/01/1900
Elevation Data: (if applicable)
First Floor Height: 15.4
ECDate: 08/12/2024
NFIP Grandfathering:
Grandfathered: No

Occupancy: Single Family Home
Foundation: Elevated - Without Enclosure
Number of Floors: 1
Distance to the nearest shoreline: More than 1000 feet
Source of Flooding: Other (i.e. rising water)
Date Of Construction 01/01/2024

Building Purpose & Usage:

No House Of Worship, Main Dwelling
 Elevated, Walled and Roofed, and Not Over Water

Is the insured a small business: **No**
 Is the insured a non-profit entity: **No**
 Named Insured's Primary Residence: **No**
 Is building a Rental Property: **No**
 Is Insured a Tenant: **No**
 Condo Form of Ownership: **No**
 Does building have additions/extensions: **No**

Is Building a Severe Repetitive Loss Property: **No**
 Is the building on Leased Federal Property?: **No**

Contents Information:

Prior NFIP Coverage

- 1. Has the applicant had a prior NFIP policy for this property: Yes
- 2. Was the prior NFIP policy required under the mandatory purchase provision of the (Flood Disaster Protection Act 1973) at the time of coverage termination No
- 3. Has the prior NFIP Policy ever lapsed while coverage was required under mandatory purchase by the lender:
- 4. Was the lapse the result of community suspension:
 - Suspension Date: 1/1/1900
 - Reinstatement Date: 1/1/1900
- Will this policy be effective within 180 days of the community reinstatement after suspension referred to above

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Garage Information

Total area of the garage (square feet): **0**
 Is the garage used for any purpose other than parking, building access, and/or storage: **No**
 No. of openings within 1' above adjacent grade:
 Total area of all permanent openings (square inches): **0**
 Does the garage have more than 20 linear feet of finished wall paneling, etc?
 Garage machinery or equipment value **0.00**
 Garage washer, dryer value **0.00**
 Garage Location
 Garage contains: None

Enclosure/Crawlspace/Basement Information

Elevated Foundation Type: **Piers, Posts or Piles** Enclosure Type: **Partially**
 Lowest Location of Equipment: **Below Elevated Floor and BFE** Wall Type:
 Below Elevated Area Contains: **None** Number of Elevators (if applicable) **0**

Is the enclosed area used for any purpose other than parking, building access, and/or storage: **No**
 Material used to enclose the area beneath the elevated floor: **Solid Wood Frame Walls**
 Enclosed area have more than 20 linear feet of finished wall, paneling, etc.?: **No**
 Machinery and/or Equipment Value **0.00**
 Washer, Dryer or Food Freezer Value **0.00**

Flood Openings:

Enclosure/Crawlspace Area (square feet):	143	V Zone only:	
Engineered Flood Openings:	No	In Zones V and V1-V30 only, Does base flood elevation include effects of wave action?	Yes
No. of vents within 1' above adjacent grade:	1		
Total area of all permanent vents (sq inches):	144		

Mortgage Information

<u>First Mortgage:</u>	<u>2nd Mortgage:</u>
Stellar Bank ISAOA	
PO Box 41314	
Houston, TX, 77241	
Loan #:	
Escrow: No	
Is insurance required under mandatory Purchase: Yes	
<u>Additional Mortgage:</u>	

Estimated Building Replacement Cost: \$0


FEMA Determined Building Replacement Cost: \$211,766

Rate Category: Risk Rating 2.0

	<u>Limit(s):</u>	<u>Deductible:</u>	<u>Premium:</u>
Building	\$250,000	\$5,000	\$670.00
Contents	\$0	\$0	\$0.00

PLEASE NOTE: This application's premium, effective date and coverage are non-firm, non-binding and subject to change based on a full review of all underwriting information, the application and all supporting documentation as well as timeliness of the premium received.

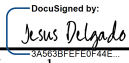
ICC Premium:	\$13.00
Mitigation Discount:	\$0.00
CRS Discount:	\$0.00
Full-Risk Premium:	\$683.00
Statutory Discounts	
Annual Increase Cap Discount:	\$0.00
Pre-FIRM Discount:	\$0.00
Newly Mapped Discount:	\$0.00
Other Statutory Discounts:	\$0.00
Discounted Premium:	\$683.00
Fees and Surcharges	
Reserve Fund Assessment:	\$123.00
HFIAA Surcharge:	\$250.00
Federal Policy Fee:	\$47.00
Probation Surcharge:	\$0.00
Total Annual Payment:	\$1,103.00

DocuSigned by:

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8/5/2025

Signature of Agent/Broker (Required)

Date

DocuSigned by:

 3A8E380F8E0F04E...

8/5/2025

Signature of Insured

Date

FULL PREMIUM MUST ACCOMPANY APPLICATION

8/4/2025

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 it, 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.

As of April 1, 2015 a \$10,000 deductible option is available to all residential property owners for both building and contents coverage. As with all deductibles, the insured is responsible for initial out-of-pocket loss expenses to the extent of the deductible selected before any claim payment is made to the insured.