



June 06, 2017

CHARLES DAMMON  
124 EDEN ISLES BLVD  
SLIDELL, LA 70458-5565

Policy Number: 0000123300

Insured(s): CHARLES DAMMON  
Property Location: 124 EDEN ISLES BLVD  
SLIDELL, LA 70458-5565

### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://ImperialFire.managemymyfloodingpolicy.com/>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or .

### **Important Information About The National Flood Insurance Program**

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.



## **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620. If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1-800-638-6620.

Insurance Representative: BRYAN FASSBENDER

Representative's Phone Number: (985) 607-0291

- Notify us or your insurance representative, in writing, as soon as possible after the flood.
- If you report to your insurance representative, remind him or her to assign the claim to an NFIP-approved claims adjuster. The NFIP pays for the services of the independent claims adjuster assigned to your claim.
- Determine the independent claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.
- At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.



Auto, Home & Health Insurance  
 FASSBENDER INSURANCE AGENCY AND FINANCIAL SERVICES LLC  
 1402 GAUSE BLVD STE A  
 SLIDELL, LA 70458

NFIP Policy Number: 0000123300  
 Company Policy Number: 0000123300  
 Agent: BRYAN FASSBENDER

Policy Term: 05/30/2017 12:01 AM through 05/30/2018 12:01 AM  
 Renewal Billing Payor: INSURED

To report a claim, call:  
 Agency Phone: (985) 607-0291

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
CHARLES DAMMON 124 EDEN ISLES BLVD SLIDELL, LA 70458-5565	CHARLES DAMMON 124 EDEN ISLES BLVD SLIDELL, LA 70458-5565

COMPANY MAILING ADDRESS	PROPERTY LOCATION
IMPERIAL FIRE & CASUALTY INSURANCE COMPANY PO BOX 912063 DENVER, CO 80291-2063	124 EDEN ISLES BLVD SLIDELL, LA 70458-5565

DESCRIPTION: N/A

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	05/30/2014		07/01/1989
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	225205 0535 D REGULAR PROGRAM
BUILDING OCCUPANCY:	SINGLE FAMILY	COMMUNITY NAME:	ST. TAMMANY PARISH
CONDOMINIUM INDICATOR:	NOT A CONDO	CURRENT FLOOD ZONE:	AE
NUMBER OF UNITS:	N/A	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	YES	FLOOD RISK/RATED ZONE:	AE
ADDITIONS/EXTENSIONS:	I - INCLUDES ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	0
BUILDING TYPE:	ONE FLOOR	ELEVATED BUILDING TYPE:	NON-ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT		

MORTGAGEE / ADDITIONAL INTEREST INFORMATION		LOAN NUMBER:	
FIRST MORTGAGEE:	FIRST NBC BANK ISAOA ATIMA PO BOX 61035 NEW ORLEANS, LA 70161-1035	928593	
SECOND MORTGAGEE:		N/A	
ADDITIONAL INTEREST:		N/A	
DISASTER AGENCY:		CASE FILE NUMBER:	N/A
		DISASTER AGENCY:	

PREMIUM CALCULATION —								Standard	
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM	
BUILDING	\$185,200	\$1,250	\$60,000	2.020	\$125,200	0.200	(\$29.00)	\$1,433.00	
CONTENTS	\$32,000	\$1,250	\$25,000	0.960	\$7,000	0.120	(\$5.00)	\$243.00	

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$1,676.00
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT: 15%	(\$252.00)
RESERVE FUND ASSESSMENT: 15.0%	\$214.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM:</b>	<b>\$1,643.00</b>
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
<b>TOTAL:</b>	<b>\$1,718.00</b>

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Rendall / President

Jeffrey Weissmann / Secretary

**Zero Balance Due  
 This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Company NAIC: 44369



File: 8642932

Page 1 of 2



DocID: 60664105

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