



Policy Number: [REDACTED]

### Location and Property Information

**Primary Residence** Yes

**Building Occupancy** Single-Family Home

**Building Description** Main Dwelling

**Building Description Detail** N/A

**Current Flood Zone** AE

**First Floor Height** 3.7 ft

**Method Used to Determine First Floor Height** FEMA Determined

**Property Description** Basement (Non-Elevated), 2 floor(s), Frame construction

**Number of Units** N/A

**Date of Construction** 07/01/1950

**Prior NFIP Claims** 2 claim(s) *????*  
*I have had several flood claims in 50 years*  
*apx (6)*

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

### Lender Information

<b>1st Mortgagee</b> N/A	<b>2nd Mortgagee</b> N/A
Loan No: N/A	Loan No: N/A
<b>Loss Payee</b> N/A	<b>Disaster Agency</b> N/A
Loan No: N/A	Case No: N/A Disaster Agency: N/A

Please review this declaration page for accuracy. If any changes are needed, contact your agent. The "Full Risk Premium" is for this policy term only. It is subject to change annually if there is any change in the rating elements. "Mitigation Discounts" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately.

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).



Policy Number: [REDACTED]  
 Policy Term: [REDACTED]  
 Policy Form: Dwelling Policy  
 Policy Declarations Type: Renewal Policy Declarations  
 Rate Category: Rating Engine  
 Insured Property Location: [REDACTED]

To report a claim visit <https://my.nfipdirect.fema.gov>  
 or call us at: (800) 767-4341

# FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Policyholders(s)/Mailing Address:

[REDACTED]

Agent:

[REDACTED] JAMES E BORST & ASSOCIATES INC  
 [REDACTED]

Insurer NAIC Number: 99999

## Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$45,000	\$1,500
Contents	N/A	N/A

Coverage limitations may apply. See your Policy Form for details.

**\$978.00**

Total Annual Payment  
 Includes Premium, Discounts, Fees, and Surcharges

Payor: Policyholder(s)

## Premium Details

Building Premium	<b>\$2,293.00</b>
Contents Premium	<b>\$0.00</b>
Increased Cost of Compliance (ICC) Premium	<b>\$44.00</b>
Mitigation Discounts	(\$0.00)
Community Rating System Discount	(\$0.00)
<b>Full-Risk Premium</b>	<b>\$2,337.00</b>
Statutory Discounts	
• Annual Increase Cap Discount	(\$1,569.00)
<b>Discounted Premium</b>	<b>\$768.00</b>
Fees and Surcharges	
• Reserve Fund Assessment	\$138.00
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25.00
• Federal Policy Fee	\$47.00
<b>Total Annual Payment (Premium, Discounts, Fees and Surcharges)</b>	<b>\$978.00</b>

0216 291803K7E13 B-1 000213 000638 002/003 1275-1278

Linda Summer

Phone:

Land  
Line

with answering  
machine

PID's Director of  
Policy & Planning.  
Office of Insurance Commissioner  
1326 Strawberry Square  
Harrisburg, Pa 17120

Dear Sir;

I feel it is my obligation to speak up  
on some of the problems for everyone's benefit.

I am a 74 year old female consumer.  
I have owned my home for 48+ years and have  
suffered several floods . . . . I have always  
carried flood insurance thru Fema/NFIP.

I do not carry contents - I can't afford it.

I have enclosed a copy of my current policy.

The NFIP is raping consumers financially.

Over the years the deductible has gone from  
a minimum of \$500 to a minimum of \$1,500 per incident.  
you cannot get a lower deductible.

As you can see my premium was \$978 last  
year - you never know what to expect when  
the notice comes for the next years premium.  
It can vary by hundreds of dollars.

My medical is so high (my <sup>medicare</sup> supplement has risen from \$118 on retirement to currently \$260 monthly) - [REDACTED]

[REDACTED] That rise in medicare supplement has risen over the 7 years I have been retired. Also a federal issue, so I am going to stick to the flood insurance problem in USA.

I can see the possibility of not being in my home in the future due to expenses. How sad!

I will receive a notice in early Feb - or maybe late Jan for my premium for Mar 3-24 - to March 3/25. I don't even know what to expect - it's always a surprise shock.

I am grandfathered in on the FEMA/NFIP. That means... when I ~~can~~ die and my home is lived in with another relative they will get the same discounted (???) premium.

If my sons choose to sell the property, the new owners (unrelated) will get such a high premium... it will make it hard to sell. Also, people who would like to buy the property cannot obtain a loan until they show proof of NFIP insurance for full value of home.

This happens to any home in what the feds ~~can~~ deem flood plains.

I purchased my home before it was deemed a floodplain.

I love my home... but the NFIP flood insurance is getting out of hand with high deductibles and high premiums

I would appreciate any help you can get for all citizens.

Thank you  
a consumer  
Lynda Zimmerman

PS: I carry Erie Insurance homeowners insurance; I received a notice from Erie that they now carry flood insurance — I contacted my local agent — was ~~told~~ told to keep NFIP because there are too many exclusions with Erie Insurance.

Sorry this is messy — I'm old.

PS: Also is enclosed a summary of coverage with NFIP

This letter is in response to an article in our local paper: The Redway Record  
article title: Shapiro Administration and Flood Insurance Premium Assistance Task Force seek public input