USAA®

...Indemnity Company
National Flood Insurance Program (NFIP)
9800 Fredericksburg Road
San Antonio, Texas 78288-0489
NAIC: 02003

Policy Number:
1244 75 49 1F

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.
Policy Term: 04/25/2025 (12:01 a.m.) to 04/25/2026 (12:01 a.m.)

Named Insured / Property Location
LISA H NICOLETTI-WACK
ROY R WACK
009 RUBICH LN
LIDELL, LA 70461

Additional Insured:

Premium Payor: First Mortgagee

OVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 250,000	$ 1,250		$ 1,235.00
Contents	$ 100,000	$ 1,000		$ 773.00
			Increased Cost of Compliance:	$ 38.00
			Community Rating System Discount:	$ -277.00
			Full Risk Premium Excluding Fees and Surcharges:	$ 1,769.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	$ -954.00
Discounted Premium:	$ 815.00

FEES AND SURCHARGES

Reserve Fund Assessment:	$ 147.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$ 25.00
Federal Policy Fee:	$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID $ 1,034.00

OCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/2005
Building Occupancy: Single-Family Home
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Main Dwelling
Property Desc: Slab on grade, two floors, frame construction

Flood Zone: A10
Primary Residence: Yes
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.20ft

Your Property's NFIP Flood claims history can affect your premium.

NDER INFORMATION

First Mortgagee
CARRINGTON MTG SERVICES LLC
ISAOA ATIMA
PO BOX 692408
SAN ANTONIO, TX 78269-2408

Loan Number: 4001269844

Second Mortgagee
None

Loan Number: None

Other Mortgagee
None

Loan Number: None

Loss Payee
None

Loan Number: None

Coverage limitations may apply. See your NFIP Dwelling Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.
Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an ... with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses.