



CURTIS NICKELS
32350 LA HWY 16 BLDG O
DENHAM SPRINGS, LA 70726

Agent Phone: (225) 665-4766

NFIP Policy Number: 0020097561
Company Policy Number: FL080020097561
Agent: CURTIS NICKELS

Payor: INSURED
Policy Term: 11/03/2023 12:01 AM - 11/03/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://sfb.manageflood.com>
(800) 647-8052

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

KENNETH BROWNING / BEVERLY BROWNING
21123 LA HIGHWAY 1032
DENHAM SPRINGS, LA 70726-7514

INSURED NAME(S) AND MAILING ADDRESS

KENNETH BROWNING / BEVERLY BROWNING
21123 LA HIGHWAY 1032
DENHAM SPRINGS, LA 70726-7514

COMPANY MAILING ADDRESS

SFB INSURANCE PROGRAMS
PO BOX 912519
DENVER, CO 80291-2519

INSURED PROPERTY LOCATION

21123 LA HIGHWAY 1032
DENHAM SPRINGS, LA 70726-7514

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 01/01/2004

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 0.3
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: US SMALL BUSINESS ADMINISTRATION DLH: 8932365001
10737 GATEWAY WEST #320 EL PASO, TX 79935

LOAN NO: 1000391161

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	\$100,000	\$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: 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. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$695.00
CONTENTS PREMIUM:	\$483.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$22.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,200.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,200.00
RESERVE FUND ASSESSMENT:	\$216.00
HFAIA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,488.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

Richard Sims / President

Johnny Sargent / Secretary

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

We appreciate the opportunity to service your flood insurance needs.

Zero Balance Due - This Is Not A Bill

Southern Farm Bureau Casualty Ins. Co. (NAIC 18325)



File: 29737260

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