

**PRIVATE MARKET FLOOD™** "A Simple Alternative to FEMA Flood Insurance"



The Flood Insurance Agency



c/o (TFIA) The Flood Insurance Agency  
5700 SW 34th Street, Suite 402-B  
Gainesville, FL 32608  
Ph: 877-356-6348 (CA Lic # 0i36117)

**Insured Name(s) and Mailing Address:**

CITY OF BAY ST LOUIS  
PO BOX 2550  
BAY ST LOUIS, MS 39521

## FLOOD INSURANCE RENEWAL PREMIUM INVOICE

**Policy Expiration Date:** 09/01/2024 12:01 AM  
**Policy Number:** CX3044231328  
**Billing Date:** July 12, 2024  
**Property Location:** 547 MAIN ST  
BAY ST LOUIS, MS 39520

**Broker:**

ACCESS - FLOOD  
ZAK HOOKER  
4725 PIEDMONT ROW DRIVE, SUITE 600  
CHARLOTTE, NC 28210

Coverage Amounts		Deductible		Premium Amount Due
Building	Contents	Building	Contents	One Year
\$1,000,000	\$0	\$500,000	\$0	\$3,120.98

This policy meets the definition of private flood insurance contained in 42 U.S.C. 4012a(b)(7) and the corresponding regulation.

Similar to last year's policy, your renewal policy will once again be placed with a non-admitted surplus lines company because we were unable to find flood insurance in the admitted market, which you acknowledge by payment of your renewal premium.

This renewal offer is being made by Private Market Flood on behalf of Lexington Insurance Company.

This insurance policy is issued pursuant to Mississippi law covering surplus lines insurance. The company issuing the policy is not licensed by the State of Mississippi, but is authorized to do business in Mississippi as a nonadmitted company. The policy is not protected by the Mississippi Insurance Guaranty Association in the event of the insurer's insolvency.

Broker: Michael Kroll Address: 21550 Oxnard Street Ste 1100, Woodland Hills, CA 91367 License: 10622920

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Insured Name:** CITY OF BAY ST LOUIS

**Renewal Date:** 09/01/2024 12:01 AM

**Policy No:** CX3044231328

**Amount Enclosed and Policy Term:**



**\$3,120.98**

One Year

# Understanding Your Flood Risk and Actions You Can Take **TODAY**

## Know Your Flood Zone:

### ■ Flood Map Service Center

Understanding your flood risk begins with reviewing the flood maps in your area. View the actual flood map overlaying your property through online access to FEMA's "Flood Map Service Center (MSC)". The map may show the flood zone, floodways, and base flood elevations; all variables that could help you determine your flood exposure. If you have trouble finding the map for your property on FEMA's website, contact [renewals@tfia.com](mailto:renewals@tfia.com) and one of our underwriters can send you a copy of your current flood map.

## Take Action:

### ■ Request a Loss History Report

FEMA is required to provide property owners with a loss history report showing the loss date and loss amount for all NFIP losses to your property. You can find a loss history report request form at [privatemarketflood.com/losshistory](https://privatemarketflood.com/losshistory). Please send the completed form directly to FEMA. In a few business days, FEMA will send the loss history report directly to you. Email this report to [renewals@tfia.com](mailto:renewals@tfia.com) and we may update your policy with potential premium savings and additional program eligibility.

### ■ Ask Your Lender to Recheck Your Flood Map

FEMA is continuously updating their flood maps which could mean your property is no longer in a high-risk flood zone. Contact your lender to recheck your flood zone if you believe your lender's requirement for your property to carry flood insurance should be removed. You may be eligible for a refund if your maps have changed!

## Protect Yourself from Flood Events:

### ■ Modify Your Property to Minimize Flood Damage

Modifying your building to minimize flood damage, especially in minor flooding events, can save you money long term. You cannot prevent natural disasters from happening, but there are many ways to minimize damage during a flood. Floodproofing basements, installing flood vents in enclosures, and elevating utilities are a few options we suggest discussing with your community's zoning and planning manager. Your county website will have a contact for your zoning and planning manager.

**Provided your payment is received within the 30 days following the expiration of your policy, except where extended by state law, it will be renewed without a lapse in coverage. Any payment received after the grace period will not be processed until a new application, subject to underwriting approval, is received, and if approved there will be a 14 day waiting period for coverage to become effective. When there is a lapse in coverage you will be subject to the rates and underwriting requirements on the date the policy goes into effect. The 14 day waiting period begins only when, and if, your application is approved and the full required premium has been received.**

**You are encouraged to insure your property to ensure adequate coverage in the event of a loss. Please consult with your agent for additional information or see section V. Loss Settlement in the policy.**