



BISHOP CANNON AND STACY INSURANCE
1324 STRATFORD RD SE
DECATUR, AL 35601



BANK INDEPENDENT
PO BOX 5000
SHEFFIELD, AL 35660



BISHOP CANNON AND STACY INSURANCE
1324 STRATFORD RD SE
DECATUR, AL 35601

Agency Phone: (256) 355-7779

NFIP Policy Number: 0000091683
Company Policy Number: 0000091683
Agent: LAURA CANNON

Payor: INSURED
Policy Term: 07/14/2026 12:01 AM - 07/14/2027 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://centauri.manageflood.com>
(888) 481-1141

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

BANK INDEPENDENT
PO BOX 5000
SHEFFIELD, AL 35660

INSURED NAME(S) AND MAILING ADDRESS

TAYLOR INVESTMENT HOLDINGS, LLC
116 WASHINGTON ST SE
HUNTSVILLE, AL 35801-4826

COMPANY MAILING ADDRESS

CENTAURI INSURANCE
PO BOX 209487
DALLAS, TX 75320-9487

INSURED PROPERTY LOCATION

494 E 1ST AVE
GULF SHORES, AL 36542

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

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 01/01/1980
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 3.6 FEET
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BANK INDEPENDENT
PO BOX 5000 SHEFFIELD, AL 35660

LOAN NO: N/A

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 \$10,000
CONTENTS: N/A N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,391.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$45.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,436.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,436.00
RESERVE FUND ASSESSMENT:	\$438.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,171.00

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

George A. Hare / COO

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

Policy issued by: CENTAURI INSURANCE

Insurer NAIC Number: 12573

Zero Balance Due - This Is Not A Bill



File: 33249730

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