



A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 1021  
 0735891  
 3/01/23  
 2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE**  
 NEW BUSINESS  
 National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
47 1152276596 00	1152276596	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/28/23 To: 2/28/24 12:01 am Standard Time	03/01/2023	0735891	

Agent (304)926-7400  
 THE HILB GROUP OF WEST  
 VIRGINIA LLC  
 3601 MACCORKLE AVE SE  
 CHARLESTON WV 25304-1421  
 BETH.SMOCK@HILBGROUP.COM

RONALD SIMKHOVITCH  
 PO BOX 46  
 STEPHENSON VA 22656-0046

Property Location (if other than above)  
 101 ROCK CLIFF DR, MARTINSBURG WV 25401

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Non-Residential Building  
 Building Description: Other (Non-Residential)  
 Building Description Detail: Auto repair shop  
 Property Description: Slab on Grade, 1 floor  
 Flood Risk: AE  
 First Floor Height: 3.1 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Substantial Improvement: 01/01/1990  
 Prior NFIP Claims: 0  
 Replacement Cost Value: 207,480

**Coverage**

	Deductible	Annual Premium
BUILDING	\$5,000	\$912.00
CONTENTS	\$5,000	\$545.00

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

ICC Premium: \$28.00  
 Community Rating Discount: \$129.00  
 FULL RISK PREMIUM: \$1,356.00  
 DISCOUNTED PREMIUM: \$1,356.00  
 Reserve Fund Assessment: \$244.00  
 Federal Policy Service Fee: \$47.00  
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$1,897.00

**THIS IS NOT A BILL**