Quote Date: 4/16/2026

FLOODSMART INSURANCE INC

FloodSmart Insurance Inc. | PO BOX 2222, Anacortes, WA 98221 | P: 866-277-0055 | E: CustomerService@FloodSmart.com

Quote ID: 1012454	
Insured Name: Carla LeLaCheur **Property Address:** 402 Warwick Rd. Coffeyville, KS 67337	**Insurance Type:** Flood **Flood Zone:** AE **Effective Date:** TBD

Coverage Type		Coverage Amounts
Building Coverage		$72,500
Contents Coverage		$0
Outbuilding Coverage		$0
Additional Living Expenses		$0
Deductibles		$5,000
	TOTAL ANNUAL PREMIUM	**$161.71**

Quote Only. Coverage is not bound at this point.

Contact your assigned Agent to apply today:

Nathan McAllister | P: 360-356-1774 | E: Nathan@FloodSmart.com

* This quote is valid for 30 days. The quote becomes void if your County/State enters Moratorium due to local flood risk.

* This quote is based on information you provided to our Agency. The actual cost may vary if additional/new rating criteria is available.

* Flood Insurance through FEMA's National Flood Insurance Program (NFIP) is also available upon request. Please contact us to inquire.

* This Policy meets the definition of Private Flood Insurance contained in 42 U.S.C. 4012a(b)(7) and the corresponding regulation.

* This Policy meets the definition of Private Flood Insurance contained in 24 CFR 203.16aâ€ for FHA-insured mortgages.

Next Steps:

- **Required for a new loan:** Please provide the agent with your loan office's email address.
- **Just now required for an existing loan:** Who is your lender and what is your loan number?
- **Replacing a current policy:** Please provide the agent with a copy of your current Flood Insurance Declarations.

The FloodSmart Advantage:

- **No additional Broker or Administration Fees!** We quote what it costs and that is it.
- Spanning 3 generations, we've learned that our best interest is in our clients not some huge corporation.
- We go above and beyond with a knowledgeable and professional staff.
- We take care of all the leg work and make this as easy as possible for **you**.
- We work with your lender to make sure they have everything they need to meet the Federal requirement.

Don't believe us. Here is what people are saying…

"Excellent service. Professional and prompt." **Lisa H – 5 Star Google Review**

"It's not so painful to pay for flood insurance when you are dealing with FloodSmart. Great service and reasonable rates. The process is seamless and quick…" **B Libby – 5 Star Google Review**

"I have been with FloodSmart Insurance for several years now. They are great to work with. They are very diligent about finding the best price for flood insurance. This year, [they] helped me save $400 on my premium. Great people!!!" **Stephanie R – 5 Star BBB Review**

"The Flood Smart team has been great to work with. Quick to respond, detailed and personable. I worked with several people on the team and had a consistent experience each time. Without a doubt this has been my best experience working with an insurance company." **Justin B – 5 Star BBB Review**

Rated A+ with the Better Business and located in all 50 States, we are a highly successful family-owned Agency managed and run by people who have a vested interest in long-term success.

FAQ's

Will my lender accept Private Flood Insurance?

YES! In July 2019, the FDIC issued a *Final Rule* requiring Private Flood Insurance to be accepted for all loans (except FHA). Then, in December 2022, the Department of Housing and Urban Development issued its *Final Rule* requiring Private Flood Insurance to be accepted for FHA Loans. All our private carriers are rated A to A+ and all are lender-approved.

What is Private Flood Insurance?

With the National Flood Insurance Premiums significantly increasing year after year "with no end in sight" and as new flood risk data is being developed across the Nation (including the issues of global warming), private insurers are starting to enter the U.S. Flood Insurance marketplace. Every private market in our exchange is lender-approved and meets the mandatory flood insurance purchase requirements of the 1994 National Flood Insurance Reform Act. Private flood insurance policies are fully compliant with Federal Law.

What's the difference between the Private Market and the NFIP (National Flood Insurance Program)?

The NFIP is a government program and has to accept all risk levels. The more risk they take on the higher the premiums must be. The Private Market does not have that requirement. So, they can decline the high-risk areas; less risk equals lower and more competitive premiums.

Why is Flood damage excluded from a standard homeowners insurance policy?

A water exclusion clause is common in most property insurance policies. The reasoning is that only specific areas are prone to water-related natural disaster events, such as floods, tidal waves, or tsunamis.

What isn't covered by Flood Insurance?

When determining coverage, the cause of flooding matters.

Flood insurance covers losses directly caused by flooding. In simple terms, a flood is an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties. For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. If the sewer backup is not caused directly by flooding, the damage is not covered.