

Important information about your flood insurance:

As you know, you buy your Flood insurance through a local Brightway Insurance agency. Your policy number is <policy number>.

You should have already received a notice from your carrier asking you to provide some necessary information in order to verify your primary residence.

IF THIS FLOOD POLICY DOES NOT COVER YOUR PRIMARY RESIDENCE OR YOU HAVE ALREADY SUBMITTED THE REQUIRED DOCUMENTS, PLEASE DISREGARD THIS NOTICE.

The National Flood Insurance Program has been revised several times in the past few years and the next change is effective for policies that renew on April 1, 2015 and later.

The Homeowner Flood Insurance Affordability Act (HFIAA) of 2014 requires that flood insurance companies begin collecting an annual surcharge of:

- \$25 for Flood policies covering your single family primary residence (the home in which you live most of the time)
- \$250 for Flood policies covering non-primary residences and non-residential properties (for example, secondary homes, rental properties, etc.)

If the above-referenced policy is for your primary residence, you must submit one of the following documents to verify that it is your primary residence. You must send a copy of one of the following **to your insurance company**:

- Driver's License showing the address for your primary residence
- Automobile Registration for a vehicle registered at your primary residence address
- Proof of Insurance for a vehicle registered at your primary residence address
- Voter's registration indicating your primary residence address
- Documents showing where your children attend school
- Homestead Tax credit form for your primary residence

If you are unable to send one of the above documents, please sign and submit the Primary Residence Affidavit that you will receive directly from your insurance company.

<Carrier name>

<Carrier Mailing Address>

<Carrier FAX>

<Carrier Email Address>

Please send the required information to the address provided on the letter you received from your insurance company.

If you do not provide this documentation within 30 days of receiving the letter from your insurance company, your renewal premium will reflect the \$250 HFIAA surcharge as outlined above.

To hear more information about the HFIAA surcharge and your flood policy renewal, please call 855-591-0566 for a recorded message with additional information.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Pedro A. Fred". The signature is stylized with a large, sweeping initial "P" and a cursive "Fred" at the end.

Pedro A. Fred
Director, Customer Service