



# ELECTION NOT TO PURCHASE FLOOD INSURANCE

I, \_\_\_\_\_, have elected NOT to purchase, or can not purchase separate flood insurance for the property to be insured and located at \_\_\_\_\_ and affirm the following:

FLOOD INSURANCE IS **NOT** PROVIDED IN ANY POLICIES OFFERED AND/OR WRITTEN BY COOK INSURANCE AGENCY, INC. THROUGH IT'S UNDERWRITING COMPANIES. MY PROPERTY WILL NOT BE COVERED BY ANY POLICY FOR ANY LOSS CAUSED BY OR RESULTING FROM FLOOD. I UNDERSTAND FLOOD INSURANCE MAY BE PURCHASED SEPARATELY FROM A FLOOD INSURER OR THE NATIONAL FLOOD INSURANCE PROGRAM ("NFIP"), AN ENTITY CREATED BY THE UNITED STATES FEDERAL GOVERNMENT.

IF I MAKE A CLAIM FOR WATER DAMAGE AGAINST MY CURRENT POLICIES, AND I HAVE NOT PURCHASED FLOOD INSURANCE AT LIMITS REQUIRED BY THE UNDERWRITING COMPANY. I MAY HAVE THE BURDEN OF PROVING THE DAMAGE WAS NOT CAUSED BY FLOOD.

I UNDERSTAND THAT MY OTHER POLICY CARRIERS MAY DENY MY APPLICATION FOR COVERAGE OR CANCEL MY POLICY IF I DO NOT EITHER SIGN THIS FORM OR MAINTAIN A SEPARATE FLOOD INSURANCE POLICY AT LIMITS REQUIRED BY THE UNDERWRITING COMPANY.

The Florida Department of Insurance and Cook Insurance Agency, Inc. strongly recommend that property owners in "Special Flood Hazard Areas" (as identified by the NFIP) obtain flood coverage.

I have read, or have had read to me, and I understand the information above as explained to me, and I elect **NOT** to separately purchase flood coverage. If I wish to purchase flood insurance in the future, I shall notify my agent of same.

I understand that execution of this form does **NOT** relieve me of any obligation I may have to my mortgagee, if any, to purchase flood insurance.

Signed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Policy Holder/Applicant:

Cook Insurance Agency, Inc.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Agent Signature

Denise D. Butler/Mary Wallace

\_\_\_\_\_  
Printed Name