



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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1151473100 10	1151473100	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/24/25 To: 7/24/26 12:01 am Standard Time	06/18/2025	0600996	1151473100

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORPORATION  
453 FDR DR REAR LOBBY  
NEW YORK NY 10002-5952

Property Location (if other than above)  
453, 455-457 FDR DRIVE, NEW YORK NY 10002

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Entire Cooperative Building

Flood Risk: X  
First Floor Height: .2 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 04/04/1955  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 21 floors

Replacement Cost Value: 113,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,250
CONTENTS	\$100,000	\$152.00

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

ICC Premium: \$14.00  
Mitigation Discount: \$28.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$724.00  
DISCOUNTED PREMIUM: \$724.00  
Reserve Fund Assessment: \$130.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,151.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

060099631115147310025169

00000

Company





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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332813 02	1152332813	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/25 To: 6/29/26 12:01 am Standard Time	06/18/2025	0600996	31 1152332813 01

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP  
453 FDR DR  
NEW YORK NY 10002-5952

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
573 GRAND ST, 573-575 - 577 GRAND STREET, NEW YORK NY 10002

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Entire Cooperative Building

Flood Risk: X  
First Floor Height: .5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Substantial Improvement: 01/01/2010  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 20 floors

Replacement Cost Value: 165,253,093

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$794.00
CONTENTS	\$100,000	\$192.00

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

ICC Premium: \$19.00  
Mitigation Discount: \$40.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$965.00  
DISCOUNTED PREMIUM: \$965.00  
Reserve Fund Assessment: \$174.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$1,436.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

060099631115233281325169

00006

Company





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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332865 02	1152332865	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/25 To: 6/29/26 12:01 am Standard Time	06/18/2025	0600996	31 1152332865 01

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP  
453 FDR DR  
NEW YORK NY 10002-5952

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
568 GRAND ST, 568-570-572 GRAND STREET, NEW YORK NY 10002

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Entire Cooperative Building

Flood Risk: X  
First Floor Height: .5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Substantial Improvement: 01/01/2010  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 20 floors

Replacement Cost Value: 150,000,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,351.00
CONTENTS	\$100,000	\$298.00

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

ICC Premium: \$31.00  
Mitigation Discount: \$74.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$1,606.00  
DISCOUNTED PREMIUM: \$1,606.00  
Reserve Fund Assessment: \$289.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$2,192.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

060099631115233286525169

00000

Company





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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1150942598 12	1150942598	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/23/25 To: 7/23/26 12:01 am Standard Time	06/18/2025	0600996	1150942598

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORPORATION  
453 FDR DR REAR LOBBY  
NEW YORK NY 10002-5952

Property Location (if other than above)  
473--475-477 FDR DRIVE, NEW YORK NY 10002

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Other Residential  
Building Description: Main Dwelling

Flood Risk: AE  
First Floor Height: .5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 11/28/1950  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 21 floors

Replacement Cost Value: 113,000

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$946.00
CONTENTS	\$100,000	\$211.00

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

ICC Premium: \$22.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$1,179.00  
DISCOUNTED PREMIUM: \$1,179.00  
Reserve Fund Assessment: \$212.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$1,688.00

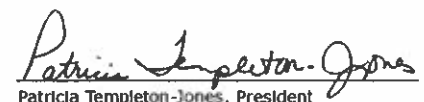
**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

060099631115094259825169

00005

Company





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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332860 02	1152332860	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/25 To: 6/29/26 12:01 am Standard Time	06/18/2025	0600996	31 1152332860 01

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP  
453 FDR DR  
NEW YORK NY 10002-5952

Property Location (if other than above) Address may have been changed in accordance with USPS standards.  
545 GRAND ST, 545-565 GRAND STREET, NEW YORK NY 10002

**Rating Information**

Rate Category: Rating Engine  
Primary Residence: N  
Building Occupancy: Non-Residential Building  
Building Description: Commercial

Flood Risk: X  
First Floor Height: 1.1 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Substantial Improvement: 01/01/2010  
Prior NFIP Claims: 0

Property Description: Basement, 2 floors

Replacement Cost Value: 20,400,833

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$1,083.00
CONTENTS	\$500,000	\$652.00

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

ICC Premium: \$33.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$1,768.00  
DISCOUNTED PREMIUM: \$1,768.00  
Reserve Fund Assessment: \$318.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your Policy Form for details.**

**TOTAL ANNUAL PAYMENT \$2,383.00**

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

060099631115233286025169

00008

Company





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 1124  
0600996  
6/18/25  
2000 11523 FLD RGLR

**FLOOD DECLARATIONS PAGE  
RENEWAL**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
31 1152332845 02	1152332845	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/29/25 To: 6/29/26 12:01 am Standard Time	06/18/2025	0600996	31 1152332845 01

Agent (201)356-3400  
EDGEWOOD PARTNERS INSURANCE  
CENTER  
PO BOX 22234  
NEW YORK NY 10087-0001  
PHILIP.SUNDERLAND@EPICBROKERS.COM

EAST RIVER HOUSING CORP  
453 FDR DR  
NEW YORK NY 10002-5952

Property Location (if other than above)  
26 LEWIS ST, NEW YORK NY 10002

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: boiler building

Flood Risk: X  
First Floor Height: .5 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Substantial Improvement: 01/01/1995  
Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 9,075,633

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$3,069.00
CONTENTS	\$500,000	\$1,870.00

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

ICC Premium: \$75.00  
Community Rating Discount: \$0.00  
FULL RISK PREMIUM: \$5,014.00  
DISCOUNTED PREMIUM: \$5,014.00  
Reserve Fund Assessment: \$903.00  
Federal Policy Service Fee: \$47.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$6,214.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

060099631115233284525169

00008

Company

