



Thill-Demerly Agency Inc
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www.FloodQuoteAdvice.com
Flood Quote Consultants
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Consulting Service Agreement for Flood Insurance Rating Advice

Our consulting service will advise on ways to reduce the COST of flood insurance, in accordance with the current rules and regulations of the National Flood Insurance Program. Success in reducing the premium depends on the unique characteristics of each structure’s situation, along with the property owner’s efforts to implement our suggestions and make changes to reduce risk exposure.

Here’s What We’ll Do For You

Consultants will advocate on behalf of the client and advise on the subject of **flood insurance rating**, including such topics as:

- Ways to possibly eliminate the requirement, or reduce the cost, of flood insurance.
- Ways to change the flood zone designation.
- Explain the eligibility requirements of the various flood insurance sets of rates.
- Examine the issues involved for your specific situation.
- Research answers to your questions.

We will carefully review your situation and look into over fifty (50) ways to possibly improve your rating. Typically this involves 60 to 100 points of contact: emails, documents, files, website research & phone calls. Write down any other additional specific request for service here:

<p>We will give our best efforts, but we do not guarantee that our results will be the lowest possible premium or even any savings. We will NOT be obtaining your flood insurance policy. We will NOT be advising on coverage or the appropriate building and contents limits, etc.</p>	<p>You should discuss your flood insurance needs with your flood insurance broker. Review your flood insurance policy and contact your broker with any questions.</p>
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Consulting Fee The consulting fee consists of:

- \$400 retainer, fully earned, for up to 4 hours of our services,
- Additional time at \$75/hour.

I agree to the above fee schedule and am paying the retainer fee of \$400.00 for advice by the following payment method:

- E-check. Phone in your E-check payment to our office. (716) 683-4491
- mail paper check to **Thill-Demerly Agency Inc.** 5329 Broadway, Lancaster NY 14086

The consultant may receive commissions if appointed Broker of Record. If I later need help with *implementing* the advice received from the consultants, that fee will be separately negotiable.

Duration

Consultants expect to complete the consulting project within days of receipt of all necessary documents. Timeliness of results depends on receipt of necessary documents and answers from various sources. The retainer "Flood Insurance Rating Advice" is limited to 4 hours over 30 days from the date of this signed Agreement or as discussed, mutually agreed upon, and written in this Agreement.

Cancellation and Refund policy

This agreement may be cancelled by either party prior to the start of consulting services. Our consulting fee is for flood insurance rating advice only and is fully earned once our investigation begins. Consultants reserve the right to cancel the contract after reviewing client's situation. If we choose to cancel, you will receive a full refund.

Language

The only language we speak is US American English. If you speak another language, you will need to arrange for your translator to act on your behalf.

Client Responsibilities:

- 1) Complete **this consulting contract**.
- 2) Arrange for payment.
- 3) **Email us PICTURES.** We need to see your situation. Send us numerous current .jpg pictures of your structure's perimeter. Walk around the perimeter of your structures, at a distance of about 20 feet, and take pictures of every linear foot of your perimeter. Take close up pictures of any vents and where an attached structure, like a deck, connects to the main structure. We prefer each .jpg file size to be under 500 kb. Email to danking@thilldemerly.com
- 4) **Send us legible copies of all pertinent documents**, such as any existing policies (including force placed by lender or of existing property owner), lender documents on flood insurance requirements, Elevation Certificate, your best quote, etc.
- 5) Retain a copy of all documents for your records.
- 6) Respond promptly to questions and requests for additional information and documents.

I agree to "hold harmless" the consultants for their efforts to improve my situation. This agreement does not initiate a "special relationship" other than for rating purposes. My expectation is only for help to possibly reduce the premium.

X _____ Date _____
Client signature. If E-signature, type name 2X

PROPERTY ADDRESS:

Contact Info: EMAIL:

PHONE #s:

FAX:

Optional – include a brief description of your situation.