

3/14/2023

- Added fields required for updating an existing quote:
 - wright.drpld
 - wright.policyState
 - wright.policyNumber
 - wright.policyCode
 - wright.policyOccur

11/20/2024

- Added new field vendorUUID as optional

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Wright Flood HISCOX API Documentation

wright	Object
Required object 1 st level object	
wright.drpld	String
Required to update an existing quote 20 character length	
wright.policyState	String
Required to update an existing quote 2 character state code	
wright.policyNumber	String
Required to update an existing quote 10 character policy number	
wright.policyCode	String
Required to update an existing quote 1 character check code	
wright.policyOccur	Numeric
Required to update an existing quote 2 digit policy occurrence. Quotes are always 99	
wright.agentNumber	Numeric
agentNumber is used if passed in as a sub agent of the logged in agent. If no value is passed in, system uses the logged in agent number.	
wright.waitingPeriod	String
Required field Valid values: 1: Standard 7 Day Wait 3: Loan Closing – No Wait 4: Map Revision – Zone Change – No Wait	
wright.effectiveDate	Date
Required field MM/dd/yyyy format	

Wright Flood HISCOX API Documentation

wright.applicantType	String
Required field Valid values: IND – Individual TRU – Trust LLC – LLC COR – Corporation	
wright.insuredFirstName1	String
Required when applicantType is IND 20 character length	
wright.insuredLastName1	String
20 character length	
wright.businessName	String
Required when applicantType is TRU, LLC, or COR 40 character length	
wright.propertyStreetAddress	String
Required field 30 character length	
wright.propertyDescAddress	
Required field 30 character length	
wright.propertyCity	
Required field 20 character length	
wright.propertyState	
Required field 2 character length	
wright.propertyZipCode	String
Required field 10 character length	
wright.mailingStreetAddress	String
30 character length	

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<code>wright.mailingDescAddress</code>	String
30 character length	
<code>wright.mailingCity</code>	String
20 character length	
<code>wright.mailingState</code>	String
2 character length	
<code>wright.mailingZipCode</code>	String
10 character length	
<code>wright.floodZone</code>	String
Required field 3 character length	
<code>wright.underConstruction</code>	String
Required field Valid values: Y – Yes N – No	
<code>wright.condoUnit</code>	String
Required field Valid values: Y – Yes N – No	
<code>wright.mobileHome</code>	String
Required field Valid values: Y – Yes N – No	

Wright Flood HISCOX API Documentation

wright.vendorUUID

String

Optional field

Values: must be in GUID token.

Ex: "bb464c85-a54d-4df9-a082-dc7e81a64158"

details	Object
Required object 1 st level object	
details.request	Object
Required object 2 nd level object	
details.request.dwellingTiv	Numeric
Required field 11 digit numeric	
details.request.personalPropertyTiv	Numeric
11 digit numeric	
details.request.personalPropertyCostValueType	String
Valid values: ActualCostValue ReplacementCostValue	
details.request.primaryMods	Object
Required object 3 rd level object	
details.request.primaryMods.buildingPurpose	String
Required field Valid values: Single Family 2 to 4 Family Other Residential Non-Residential Commercial	
details.request.primaryMods.occupancy	String
Required field Valid Values: Primary	

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Secondary

Seasonal

Tenanted

Vacant

Coc

VacantRenovation

`details.request.primaryMods.yearBuilt`

Numeric

Required field

4 digit year

`details.request.primaryMods.construction`

String

Required field

Valid Values:

Asbestos

BrickVeneer

EIFS

Frame

Log

Masonry

Stucco

`details.request.primaryMods.noOfStories`

Numeric

Required field

2 digits

`details.request.primaryMods.floorArea`

Numeric

Required field

5 digits

`details.request.secondaryMods`

Object

Required object

3rd level object

`details.request.secondaryMods.isElevated`

String

Required field

Valid Values:

Yes

No

`details.request.secondaryMods.foundationType`

String

Required field

Valid values when isElevated == Yes

PiersPostsPiles

ReinforcedMasonryEtc

Wright Flood HISCOX API Documentation

ReinforcedShearWalls
SolidFoundationWalls

Valid values when isElevated == No

FoundationWall
SlabOnGrade
SlabOnFill

`details.request.secondaryMods.elevationHeight` Numeric

Required if isElevated is Yes

Decimal with a length 5 and precision 2.

`details.request.secondaryMods.buildingOverWater` String

Required field

Valid Values:

No
Partially
Entirely

`details.request.secondaryMods.hasBasement` String

Required if isElevated == No

Valid Values:

Yes
No

`details.request.secondaryMods.houseElevatedAfterPriorFloodLoss` String

Required when priorFloodLosses array is passed in.

Valid Values:

Yes
No

`details.request.secondaryMods.priorFloodLosses` Array

Array of objects with yearOfLoss and valueOfLoss fields.

`yearOfLoss` Numeric

Required if passing in priorFloodLosses array

4 digit year

`valueOfLoss` Numeric

Decimal with length 11.2

`details.request.secondaryMods.elevationDetails` Array

Array of objects with type and completionStatus

type

String

Required when passing in elevationDetails array
Valid Values:

enclosure
crawlspace
attachedGarage

completionStatus

String

Required when passing in elevationDetails array
Valid Values:

Finished
Unfinished

Wright Flood HISCOX API Documentation

Response

Field	Comments
statusCode	[true,false]
contents	Object
company	
branch	
product	
subline	
policyState	
policyNumber	
policyCode	
policyOccur	
quoteState	
quoteNumber	
quoteCode	
quoteOccur	
nfipCompany	
nfipBranch	
nfipProduct	
nfipSubline	
nfipPolicyState	
nfipPolicyNumber	
nfipPolicyCd	
nfipPolicyOcc	
nfipDrpId	
drpId	
propertyStreetAddress	
propertyDescAddress	
propertyCity	
propertyState	
propertyZip	
mailingStreetAddress	
mailingDescAddress	
mailingCity	
mailingState	
mailingZip	
insuredFirstName	
insuredLastName	
businessName	
effectiveDate	
expirationDate	
dwellingTiv	
personalPropertyTiv	
optionNumber	
personalPropertyCostValueType	

Wright Flood HISCOX API Documentation

waitingPeriod	
quote	Object
options	Array Child of quote
optionNumber	Child of options
optionName	Child of options
coverage	Array of Objects
coverageType	Child of coverage
coverageValue	Child of coverage
premium	
rate	
deductible	
deductibleCategory	
fees	Array of Objects
feeDescription	Child of fees
value	Child of fees
subTotal	
feeTotal	
grandTotal	
agentDetails	Object
agentNumber	Child of agentDetails
agencyName	Child of agentDetails
dbaName	Child of agentDetails
addressOne	Child of agentDetails
addressTwo	Child of agentDetails
city	Child of agentDetails
state	Child of agentDetails
postalCode	Child of agentDetails
agencyPhone	Child of agentDetails
licenseName	Child of agentDetails
primaryMods	Object
occupancy	Child of primaryMods
construction	Child of primaryMods
buildingPurpose	Child of primaryMods
yearBuilt	Child of primaryMods
noOfStories	Child of primaryMods
floorArea	Child of primaryMods
secondaryMods	Object
isElevated	Child of secondaryMods
foundationType	Child of secondaryMods
elevationHeight	Child of secondaryMods
buildingOverWater	Child of secondaryMods
priorFloodLosses	Array Child of secondaryMods
yearOfLoss	Child of priorFloodLosses
valueOfLoss	Child of priorFloodLosses

Wright Flood HISCOX API Documentation

hasBasement	Child of secondaryMods
completionStatus	Child of secondaryMods
elevationDetails	Array of Objects Child of secondaryMods
type	child of elevationDetails
completionStatus	Child of elevationDetails
houseElevatedAfterPriorFloodLoss	Child of secondaryMods
errors	Array of Strings
requestDate	
expiryDate	
isBusiness	
lenderList	Array of Lender Objects
condoUnit	
underConstruction	
paymentDetail	
mailingAddressSame	
floodZone	
mobileHome	

Wright Flood HISCOX API Documentation

Logo & Images: All logos listed below require written authorization from Wright Flood before usage. In addition, all quotes generated through this API must be accompanied by an associated Wright Flood logo. Usage outside of these parameters is strictly prohibited.

Logo: Wright National Flood Insurance Services, LLC

Logo Location:

Sample Usage:



Request Sample Payload

```
{
  "wright": {
    "effectiveDate": "03/01/2018",
    "applicantType": "IND",
    "insuredFirstName": "Test",
    "insuredLastName": "Test",
    "propertyStreetAddress": "801 94th Ave N",
    "propertyDescAddress": "",
    "propertyCity": "St Petersburg",
    "propertyState": "FL",
    "propertyZipCode": "33702",
    "mailingStreetAddress": "",
    "mailingDescAddress": "",
    "mailingCity": "",
    "mailingState": "",
    "mailingZipCode": "",
    "condoUnit": "N",
    "floodZone": "X",
    "mobileHome": "N",
    "underConstruction": "N",
    "vendorUUID": "bb464c85-a54d-4df9-a082-dc7e81a64158"
  },
  "details": {
    "request": {
      "dwellingTiv": 210000,
      "personalPropertyTiv": 100000,
      "personalPropertyCostValueType": "ReplacementCostValue",
      "primaryMods": {
        "occupancy": "Primary",
        "construction": "Frame",
        "buildingPurpose": "Single Family",
        "yearBuilt": 1974,
        "noOfStories": 1,
        "floorArea": 2000
      },
      "secondaryMods": {
        "isElevated": "No",
        "foundationType": "FoundationWall",
        "elevationHeight": null,
        "buildingOverWater": "No",
        "priorFloodLosses": [{
          "yearOfLoss": 2015,
          "valueOfLoss": 1000
        }],
        "houseElevatedAfterPriorFloodLoss": "No",
      }
    }
  }
}
```

```
"elevationDetails": [{
  "type": "AttachedGarage",
  "completionStatus": "Finished"
}],
"hasBasement": "No"
}
}
}
```

Response Sample Payload:

```
{
  "contents": {
    "company": 629,
    "branch": 1221,
    "product": "HFLD",
    "subline": "",
    "policyState": "09",
    "policyNumber": "QT10045016",
    "policyCode": "",
    "policyOccur": 99,
    "quoteState": null,
    "quoteNumber": null,
    "quoteCode": null,
    "quoteOccur": null,
    "nfipCompany": "0",
    "nfipBranch": "0",
    "nfipProduct": "",
    "nfipSubline": "",
    "nfipPolicyState": "",
    "nfipPolicyNumber": "",
    "nfipPolicyCd": "",
    "nfipPolicyOcc": "0",
    "nfipDrpld": "",
    "drpld": "DRP000700000000264155",
    "propertyStreetAddress": "801 94TH AVE N",
    "propertyDescAddress": "",
    "propertyCity": "ST PETERSBURG",
    "propertyState": "FL",
    "propertyZip": "33702-2482",
    "mailingStreetAddress": "801 94TH AVE N",
    "mailingDescAddress": "",
    "mailingCity": "ST PETERSBURG",
    "mailingState": "FL",
    "mailingZip": "33702-2482",
    "insuredFirstName": "TEST",
    "insuredLastName": "TEST",
  }
}
```



```
"businessName": "",
"effectiveDate": "03/01/2018",
"expirationDate": "03/01/2019",
"dwellingTiv": 210000,
"personalPropertyTiv": 100000,
"optionNumber": 0,
"personalPropertyCostValueType": "ReplacementCostValue",
"waitingPeriod": null,
"quote": {
  "options": [
    {
      "optionNumber": 1,
      "optionName": "Full Value (Deductible $2,000)",
      "coverage": [
        {
          "coverageType": "Dwelling",
          "value": 210000
        },
        {
          "coverageType": "PersonalProperty",
          "value": 100000
        },
        {
          "coverageType": "OtherStructures",
          "value": 21000
        },
        {
          "coverageType": "LossOfUse",
          "value": 42000
        }
      ],
      "premium": 11190,
      "rate": 0.03,
      "deductible": 2000,
      "deductibleCategory": "Deductible $2,000",
      "fees": [
        {
          "feeDescription": "Policy Fee",
          "value": 35
        },
        {
          "feeDescription": "Surplus Lines Tax",
          "value": 561.25
        },
        {
          "feeDescription": "FSLSO Service Fee",
          "value": 11.23
        }
      ]
    }
  ]
}
```

```

    ],
    "subTotal": 11190,
    "feeTotal": 607.48,
    "grandTotal": 11797.48
  },
  {
    "optionNumber": 2,
    "optionName": "Dwelling $250k (Deductible $2,000)",
    "coverage": [
      {
        "coverageType": "Dwelling",
        "value": 210000
      }
    ],
    "premium": 6300,
    "rate": 0.03,
    "deductible": 2000,
    "deductibleCategory": "Deductible $2,000",
    "fees": [
      {
        "feeDescription": "Policy Fee",
        "value": 35
      },
      {
        "feeDescription": "Surplus Lines Tax",
        "value": 316.75
      },
      {
        "feeDescription": "FSLSO Service Fee",
        "value": 6.34
      }
    ],
    "subTotal": 6300,
    "feeTotal": 358.09,
    "grandTotal": 6658.09
  },
  {
    "optionNumber": 3,
    "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $2,000)",
    "coverage": [
      {
        "coverageType": "Dwelling",
        "value": 210000
      },
      {
        "coverageType": "PersonalProperty",
        "value": 100000
      }
    ]
  }

```

```

    ],
    "premium": 9300,
    "rate": 0.03,
    "deductible": 2000,
    "deductibleCategory": "Deductible $2,000",
    "fees": [
      {
        "feeDescription": "Policy Fee",
        "value": 35
      },
      {
        "feeDescription": "Surplus Lines Tax",
        "value": 466.75
      },
      {
        "feeDescription": "FLSO Service Fee",
        "value": 9.34
      }
    ],
    "subTotal": 9300,
    "feeTotal": 511.09,
    "grandTotal": 9811.09
  },
  {
    "optionNumber": 4,
    "optionName": "Full Value (Deductible $1,000)",
    "coverage": [
      {
        "coverageType": "Dwelling",
        "value": 210000
      },
      {
        "coverageType": "PersonalProperty",
        "value": 100000
      },
      {
        "coverageType": "OtherStructures",
        "value": 21000
      },
      {
        "coverageType": "LossOfUse",
        "value": 42000
      }
    ],
    "premium": 11290,
    "rate": 0.030268096,
    "deductible": 1000,
    "deductibleCategory": "Deductible $1,000",
  }

```

```
"fees": [
  {
    "feeDescription": "Policy Fee",
    "value": 35
  },
  {
    "feeDescription": "Surplus Lines Tax",
    "value": 566.25
  },
  {
    "feeDescription": "FLSO Service Fee",
    "value": 11.33
  }
],
"subTotal": 11290,
"feeTotal": 612.58,
"grandTotal": 11902.58
},
{
  "optionNumber": 5,
  "optionName": "Dwelling $250k (Deductible $1,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    }
  ],
  "premium": 6400,
  "rate": 0.03047619,
  "deductible": 1000,
  "deductibleCategory": "Deductible $1,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 321.75
    },
    {
      "feeDescription": "FLSO Service Fee",
      "value": 6.44
    }
  ],
  "subTotal": 6400,
  "feeTotal": 363.19,
  "grandTotal": 6763.19
}
```

```
},
{
  "optionNumber": 6,
  "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $1,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    }
  ],
  "premium": 9400,
  "rate": 0.03032258,
  "deductible": 1000,
  "deductibleCategory": "Deductible $1,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 471.75
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 9.44
    }
  ],
  "subTotal": 9400,
  "feeTotal": 516.19,
  "grandTotal": 9916.19
},
{
  "optionNumber": 7,
  "optionName": "Full Value (Deductible $3,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    }
  ],
}
```

```
{
  "coverageType": "OtherStructures",
  "value": 21000
},
{
  "coverageType": "LossOfUse",
  "value": 42000
}
],
"premium": 11160,
"rate": 0.029919571,
"deductible": 3000,
"deductibleCategory": "Deductible $3,000",
"fees": [
  {
    "feeDescription": "Policy Fee",
    "value": 35
  },
  {
    "feeDescription": "Surplus Lines Tax",
    "value": 559.75
  },
  {
    "feeDescription": "FSLSO Service Fee",
    "value": 11.2
  }
],
"subTotal": 11160,
"feeTotal": 605.95,
"grandTotal": 11765.95
},
{
  "optionNumber": 8,
  "optionName": "Dwelling $250k (Deductible $3,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    }
  ],
  "premium": 6270,
  "rate": 0.029857142,
  "deductible": 3000,
  "deductibleCategory": "Deductible $3,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    }
  ]
}
```

```
,
{
  "feeDescription": "Surplus Lines Tax",
  "value": 315.25
},
{
  "feeDescription": "FSLSO Service Fee",
  "value": 6.31
}
],
"subTotal": 6270,
"feeTotal": 356.56,
"grandTotal": 6626.56
},
{
  "optionNumber": 9,
  "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $3,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    }
  ],
  "premium": 9270,
  "rate": 0.029903225,
  "deductible": 3000,
  "deductibleCategory": "Deductible $3,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 465.25
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 9.31
    }
  ],
  "subTotal": 9270,
  "feeTotal": 509.56,
  "grandTotal": 9779.56
}
```

```

},
{
  "optionNumber": 10,
  "optionName": "Full Value (Deductible $5,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    },
    {
      "coverageType": "OtherStructures",
      "value": 21000
    },
    {
      "coverageType": "LossOfUse",
      "value": 42000
    }
  ],
  "premium": 11100,
  "rate": 0.029758713,
  "deductible": 5000,
  "deductibleCategory": "Deductible $5,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 556.75
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 11.14
    }
  ],
  "subTotal": 11100,
  "feeTotal": 602.89,
  "grandTotal": 11702.89
},
{
  "optionNumber": 11,
  "optionName": "Dwelling $250k (Deductible $5,000)",
  "coverage": [

```



```

    {
      "coverageType": "Dwelling",
      "value": 210000
    }
  ],
  "premium": 6210,
  "rate": 0.029571428,
  "deductible": 5000,
  "deductibleCategory": "Deductible $5,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 312.25
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 6.25
    }
  ],
  "subTotal": 6210,
  "feeTotal": 353.5,
  "grandTotal": 6563.5
},
{
  "optionNumber": 12,
  "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $5,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    }
  ],
  "premium": 9210,
  "rate": 0.029709677,
  "deductible": 5000,
  "deductibleCategory": "Deductible $5,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    }
  ]
}

```

```

    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 462.25
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 9.25
    }
  ],
  "subTotal": 9210,
  "feeTotal": 506.5,
  "grandTotal": 9716.5
},
{
  "optionNumber": 13,
  "optionName": "Full Value (Deductible $10,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    },
    {
      "coverageType": "PersonalProperty",
      "value": 100000
    },
    {
      "coverageType": "OtherStructures",
      "value": 21000
    },
    {
      "coverageType": "LossOfUse",
      "value": 42000
    }
  ],
  "premium": 10990,
  "rate": 0.029463806,
  "deductible": 10000,
  "deductibleCategory": "Deductible $10,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 551.25
    }
  ],

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    {
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      "value": 11.03
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  ],
  "subTotal": 10990,
  "feeTotal": 597.28,
  "grandTotal": 11587.28
},
{
  "optionNumber": 14,
  "optionName": "Dwelling $250k (Deductible $10,000)",
  "coverage": [
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      "value": 210000
    }
  ],
  "premium": 6100,
  "rate": 0.029047619,
  "deductible": 10000,
  "deductibleCategory": "Deductible $10,000",
  "fees": [
    {
      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 306.75
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 6.14
    }
  ],
  "subTotal": 6100,
  "feeTotal": 347.89,
  "grandTotal": 6447.89
},
{
  "optionNumber": 15,
  "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $10,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    }
  ],

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    {
      "coverageType": "PersonalProperty",
      "value": 100000
    }
  ],
  "premium": 9100,
  "rate": 0.029354838,
  "deductible": 10000,
  "deductibleCategory": "Deductible $10,000",
  "fees": [
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      "feeDescription": "Policy Fee",
      "value": 35
    },
    {
      "feeDescription": "Surplus Lines Tax",
      "value": 456.75
    },
    {
      "feeDescription": "FSLSO Service Fee",
      "value": 9.14
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  "subTotal": 9100,
  "feeTotal": 500.89,
  "grandTotal": 9600.89
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  "optionNumber": 16,
  "optionName": "Full Value (Deductible $25,000)",
  "coverage": [
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      "value": 210000
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    {
      "coverageType": "PersonalProperty",
      "value": 100000
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    {
      "coverageType": "OtherStructures",
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    {
      "coverageType": "LossOfUse",
      "value": 42000
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"premium": 10845,
"rate": 0.029075067,
"deductible": 25000,
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"fees": [
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  {
    "feeDescription": "Surplus Lines Tax",
    "value": 544
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  {
    "feeDescription": "FSLSO Service Fee",
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  }
],
"subTotal": 10845,
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  "optionNumber": 17,
  "optionName": "Dwelling $250k (Deductible $25,000)",
  "coverage": [
    {
      "coverageType": "Dwelling",
      "value": 210000
    }
  ],
  "premium": 5955,
  "rate": 0.028357142,
  "deductible": 25000,
  "deductibleCategory": "Deductible $25,000",
  "fees": [
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      "value": 35
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    {
      "feeDescription": "Surplus Lines Tax",
      "value": 299.5
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    {
      "feeDescription": "FSLSO Service Fee",
      "value": 5.99
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  ]
}
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    "subTotal": 5955,
    "feeTotal": 340.49,
    "grandTotal": 6295.49
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  {
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    "optionName": "Combined Value [Dwelling $250k / Personal Property $100k] (Deductible $25,000)",
    "coverage": [
      {
        "coverageType": "Dwelling",
        "value": 210000
      },
      {
        "coverageType": "PersonalProperty",
        "value": 100000
      }
    ],
    "premium": 8955,
    "rate": 0.028887096,
    "deductible": 25000,
    "deductibleCategory": "Deductible $25,000",
    "fees": [
      {
        "feeDescription": "Policy Fee",
        "value": 35
      },
      {
        "feeDescription": "Surplus Lines Tax",
        "value": 449.5
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      {
        "feeDescription": "FSLSO Service Fee",
        "value": 8.99
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    "subTotal": 8955,
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    "grandTotal": 9448.49
  }
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"agentDetails": {
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  "agencyName": "WRIGHT FLOOD",
  "dbaName": "WRIGHT INSURANCE SERVICES",
  "addressOne": "801 94TH AVE N STE 110",
  "addressTwo": "",

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"city": "SAINT PETERSBURG",
"state": "FL",
"postalCode": "33702",
"agencyPhone": "7278675309",
"licenseName": ""
},
"primaryMods": {
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  "construction": "Frame",
  "buildingPurpose": "Single Family",
  "yearBuilt": 1974,
  "noOfStories": 1,
  "floorArea": 2000
},
"secondaryMods": {
  "isElevated": "No",
  "foundationType": "FoundationWall",
  "elevationHeight": 0,
  "buildingOverWater": "No",
  "priorFloodLosses": [
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      "yearOfLoss": 2015,
      "valueOfLoss": 1000
    }
  ],
  "hasBasement": "No",
  "completionStatus": "",
  "elevationDetails": [
    {
      "type": "ATTACHEDGARAGE",
      "completionStatus": "Finished"
    }
  ],
  "houseElevatedAfterPriorFloodLoss": "No"
},
"errors": [],
"requestDate": "2022-01-31-14.13.00.558584",
"expiryDate": "2022-04-01-14.13.00.558584",
"isBusiness": "",
"lenderList": [],
"condoUnit": "N",
"underConstruction": "N",
"paymentDetail": null,
"mailingAddressSame": "Y",
"floodZone": "X",
"mobileHome": "N"
},
"token": null
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}