



Thill-Demerly Agency Inc  
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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 their interest in making changes to reduce their 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 questions posed by the consulting client.

We will carefully review your situation and look into over forty (40) 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: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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.

You should discuss your flood insurance needs with your flood insurance broker. Review your flood insurance policy and contact your broker with any questions.

### **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:

- Credit card or PayPay <https://www.paypal.com/webapps/mpp/make-online-payments>  
To [FloodQuoteAdvice@ThillDemerly.com](mailto:FloodQuoteAdvice@ThillDemerly.com)
- E-check through the secure and confidential Intuit Payment Network (Quickbooks)  
at <https://ipn.intuit.com/pay/ThillDemerlyAgencyInc>
- mail paper check to **Thill-Demerly Agency Inc.** 5329 Broadway, Lancaster NY 14086  
Payment links also available at <http://www.floodquoteadvice.com/floodinsurancehelp/>

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) You will then receive forms by email to complete and return.
  - a) an **Authorization for Release of Information** form.
  - b) our **Basic Questionnaire** asking about your situation, and contact info for your lender and building inspector.
- 4) **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@thillemery.com](mailto:danking@thillemery.com)
- 5) **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.
- 6) Retain a copy of all documents for your records.
- 7) 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.**

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. You can also provide us details in the **Brief Questionnaire** we will email to you.