



THE HARTFORD
SOUND CHOICE INSURANCE LLC
1210 ARENDELL ST #A
MOREHEAD CITY, NC 28557

Agency Phone: (252) 247-5000

NFIP Policy Number: 8702233543
Company Policy Number: 87022335432020
Agent: SOUND CHOICE INSURANCE LLC

Payor: INSURED
Policy Term: 01/19/2025 12:01 AM - 01/19/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

SUMMER WINDS CONDOMINIUMS INC SUMMER WINDS SERVICES INC
1505 SALTER PATH RD
ATLANTIC BEACH, NC 28512-5916

INSURED NAME(S) AND MAILING ADDRESS

SUMMER WINDS CONDOMINIUMS INC SUMMER WINDS SERVICES INC
1505 SALTER PATH RD
ATLANTIC BEACH, NC 28512-5916

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 913385
DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

1505 SALTER PATH RD BLDG A
INDIAN BEACH, NC 285120000

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 92 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 5 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$23,051,550.00
DATE OF CONSTRUCTION: 03/04/1985
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 11.0
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A
SECOND MORTGAGEE: LOAN NO: N/A
ADDITIONAL INTEREST: LOAN NO: N/A
DISASTER AGENCY: CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$23,000,000	\$5,000
CONTENTS:	\$37,000	\$5,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agent. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 01/19/2025 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO:
RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,345.00
CONTENTS PREMIUM:	\$79.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$27.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,451.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,451.00
RESERVE FUND ASSESSMENT:	\$261.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,860.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,822.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$3,822.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Meinda Thompson
Meinda Thompson, SVP, Head of Personal Lines

Terence Shields
Terence Shields, Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 31399284

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