



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

Agency Phone: (252) 247-5000

NFIP Policy Number: 8702233540  
Company Policy Number: 87022335402020  
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 B  
INDIAN BEACH, NC 285120000

**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 65 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** SLAB ON GRADE (NON-ELEVATED), 6 FLOOR(S)  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

**BUILDING DESCRIPTION:** ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

**BUILDING DESCRIPTION DETAIL:** N/A

**REPLACEMENT COST VALUE:** \$16,393,503.00

**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**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$16,250,000	\$5,000
<b>CONTENTS:</b>	N/A	N/A

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 agency. "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](http://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**

<b>BUILDING PREMIUM:</b>	\$1,073.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$20.00
<b>MITIGATION DISCOUNT:</b>	(\$45.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$0.00)
<b>FULL RISK PREMIUM:</b>	<b>\$1,048.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,048.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$189.00
<b>HFAIA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$1,590.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$3,077.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	\$0.00
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$3,077.00</b>

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.

*Melinda Thompson*  
Melinda 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: 31399357

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