



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

Agency Phone: (252) 247-5000

NFIP Policy Number: 8702233539
Company Policy Number: 87022335392020
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 C
INDIAN BEACH, NC 285120000

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 54 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 5 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

RATE CATEGORY — RATING ENGINE

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$13,500,000	\$5,000
CONTENTS:	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.

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

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL:

N/A

REPLACEMENT COST VALUE: \$13,561,221.00

DATE OF CONSTRUCTION: 03/04/1985

CURRENT FLOOD ZONE: X

FIRST FLOOR HEIGHT (FEET): 11.0

FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,007.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$19.00
MITIGATION DISCOUNT:	(\$41.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$985.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$985.00
RESERVE FUND ASSESSMENT:	\$177.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,480.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$2,892.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$2,892.00

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.

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: 31399363

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DocID: 250018468