

# SELECTIVE

BE UNIQUELY INSURED®

HARBOR TRUST INSURANCE LLC  
3061 BERKS WAY STE 101  
RALEIGH, NC 27614-6777

Agency Phone: (919) 342-9732

NFIP Policy Number: 0002354401  
Company Policy Number: FLD2354401  
Agent: BRYCE WILLIAMS

Payor: INSURED  
Policy Term: 06/13/2025 12:01 AM - 06/13/2026 12:01 AM  
Policy Form: GENERAL PROPERTY

To report a claim visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

TOPSAIL SEASHORE, LLC  
1058 RESIDENTS CLUB DR  
CARY, NC 27519

### INSURED NAME(S) AND MAILING ADDRESS

TOPSAIL SEASHORE, LLC  
1058 RESIDENTS CLUB DR  
CARY, NC 27519

### COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

### INSURED PROPERTY LOCATION

237 SEA SHORE DR  
N TOPSAIL BEACH, NC 28460-8257

### RATING INFORMATION

BUILDING OCCUPANCY: OTHER RESIDENTIAL BUILDING  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE APARTMENT BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$738,820.00  
DATE OF CONSTRUCTION: 01/01/1997

CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 8.6  
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: FIRST CITIZENS BANK  
PO BOX 27568 RALEIGH, NC 27611

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

LOAN NO: 7275.

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$500,000	\$1,250
CONTENTS:	\$75,000	\$1,250

### 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).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$6,976.00
CONTENTS PREMIUM:	\$1,933.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,198.00)
FULL RISK PREMIUM:	\$6,786.00
ANNUAL INCREASE CAP DISCOUNT:	(\$4,410.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,376.00
RESERVE FUND ASSESSMENT:	\$428.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,101.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

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

Policy issued by: Selective Ins Co of the Southeast

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 39926



File: 31975699

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