



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1124
 0622048
 5/21/25
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
32 1150695066 14	1150695066	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/26/25 To: 5/26/26 12:01 am Standard Time	05/21/2025	0622048	1150695066

Agent (800)849-1921
 HAROLD W WELLS & SON INC
 1 N 3RD ST
 WILMINGTON NC 28401-4528

PATRICK POOVEY
 JACKIE POOVEY

RECEPTIONIST@WELLSINS.COM

Property Location (if other than above)
 1120 E BEACH DR, OAK ISLAND NC 28465

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Single Family
 Building Description: Main Dwelling

Flood Risk: AE
 First Floor Height: 1.9 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 01/01/1960
 Prior NFIP Claims: 0

Property Description: Elevated with enclosure on posts/piles/piers, 1 floor, Frame Construction

Coverage	Deductible	Annual Premium
BUILDING	\$164,000	\$2,171.00
CONTENTS	\$21,000	\$576.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$52.00
 Community Rating Discount: \$421.00
 FULL RISK PREMIUM: \$2,378.00
 DISCOUNTED PREMIUM: \$2,378.00
 Reserve Fund Assessment: \$428.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy Form for details.

TOTAL ANNUAL PAYMENT \$3,103.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Company

