



THE HARTFORD  
 THE HUNEYCUTT GROUP INC  
 1908 EASTWOOD RD SUITE 320  
 WILMINGTON, NC 28403

Agency Phone: (877) 441-3162

NFIP Policy Number: 6500258845  
 Company Policy Number: 6500258845  
 Agent: THE HUNEYCUTT GROUP INC

Payor: FIRST MORTGAGEE  
 Policy Term: 08/25/2024 12:01 AM - 08/25/2025 12:01 AM  
 Policy Form: DWELLING POLICY

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**

TARA LAMBERT

**INSURED NAME(S) AND MAILING ADDRESS**

TARA LAMBERT

**COMPANY MAILING ADDRESS**

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

**INSURED PROPERTY LOCATION**

206 SANDPIPER DR  
 N TOPSAIL BEACH, NC 28460-9536

**BUILDING DESCRIPTION:** MAIN DWELLING  
**BUILDING DESCRIPTION DETAIL:** N/A

**RATING INFORMATION**

**BUILDING OCCUPANCY:** SINGLE-FAMILY HOME  
**NUMBER OF UNITS:** N/A  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

**DATE OF CONSTRUCTION:** 03/01/1983  
**CURRENT FLOOD ZONE:** AE  
**FIRST FLOOR HEIGHT (FEET):** 9.3  
**FIRST FLOOR HEIGHT METHOD:** ELEVATION CERTIFICATE

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

**FIRST MORTGAGEE:** [REDACTED] **LOAN NO:** [REDACTED]  
**SECOND MORTGAGEE:** [REDACTED] **LOAN NO:** N/A  
**ADDITIONAL INTEREST:** [REDACTED] **LOAN NO:** N/A  
**DISASTER AGENCY:** [REDACTED] **CASE NO:** N/A  
**DISASTER AGENCY:** N/A

**RATE CATEGORY — RATING ENGINE**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$143,000	\$1,250
<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:** 03/15/2025 12:01 AM  
**ENDORSEMENT PREMIUM:** \$10.00  
**CHANGES APPLIED TO:**  
 BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$1,089.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$21.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$228.00)
<b>FULL RISK PREMIUM:</b>	<b>\$882.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$882.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$159.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$47.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$1,338.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$13.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$1,325.00</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: 30888384

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