



MARSH & MCLENNAN AGENCY LLC
7701 AIRPORT CENTER DR 1800
GREENSBORO, NC 27409

Agency Phone: (800) 228-6978

NFIP Policy Number: 0116642199
Company Policy Number: 99011664212019
Agent: MARSH & MCLENNAN AGENCY LLC

Payor: INSURED
Policy Term: 10/31/2025 12:01 AM - 10/31/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>
(800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

REEFS VII OWNERS INC
1029 LAKE PARK BLVD N UNIT 1
CAROLINA BEACH, NC 28428-4122

INSURED NAME(S) AND MAILING ADDRESS

REEFS VII OWNERS INC
1029 LAKE PARK BLVD N UNIT 1
CAROLINA BEACH, NC 28428-4122

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 209385
DALLAS, TX 75320-9385

INSURED PROPERTY LOCATION

902 CAROLINA BEACH AVE N
CAROLINA BEACH, NC 284286188

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 6 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 3 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$1,070,766.00
DATE OF CONSTRUCTION: 05/03/1975

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 9.6 FEET
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

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

	COVERAGE	DEDUCTIBLE
BUILDING:	\$956,000	\$5,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

BUILDING IS NOT ELIGIBLE FOR THE CRS DISCOUNT DUE TO NON-COMPLIANCE. YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$2,435.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$46.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$2,481.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,481.00
RESERVE FUND ASSESSMENT:	\$447.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$282.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,460.00

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: 32492438

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