



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

PO Box 8009 - Cary, NC 27512
(919) 821-1299 - www.ncjua-nciua.org

DECLARATIONS PAGE
HOMEOWNERS 3
WINDSTORM OR HAIL FORM

NAMED INSURED/MAILING ADDRESS

Patrick and Jacki Poovey



PRODUCER

Producer Code: 640009
Harold W Wells & Son Inc
Wells Insurance
One North Third St
Wilmington, NC 28401
(910) 762-8551

Policy HW00053443-07

- New
- Renewal
- Rewrite
- Amended Date:06/11/2025

Policy Bill To: Insured
Installments: Full Pay Direct

Explanation of Changes to your Policy

A change was recently made to your policy.

Dwelling Limit Changed From \$222,400 to \$222,300.
Personal Property Limit Changed From \$88,960 to \$88,920.

There is no change in premium for this Endorsement.

Please contact your agency/producer if you have any questions concerning your policy or invoice.

The described location covered by this policy is: 1120 E Beach Dr Oak Island, NC 28465-6554	POLICY PERIOD: Effective Date: 05/26/2025 Expiration Date: 05/26/2026 The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address shown.
--	---

Rating Info:

Family Units	Occupied By	Protection Class	Year Built	Territory Code	Construction Type	Windstorm Mitigation
1	Seasonal	03	1960	120	Frame	None

Member Insurer: American Modern Property and Casualty Insurance Company
If incorrect or changes required, please inform your Producer and the Association.

SECTION I DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:		
	All Perils		\$2,500

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I		
Coverage A - Dwelling	\$222,300	\$3,412.00
Coverage B - Other Structures	\$22,230	Included
Coverage C - Personal Property	\$88,920	Included
Coverage D - Loss of Use	\$44,460	Included
TOTAL POLICY PREMIUM		\$3,412.00

Endorsements	Form Number and Edition
Jacket	HO JW 11 16
Windstorm or Hail Advisory Notice	NP 00 31 01 21
Homeowners 3 - Windstorm or Hail Form	HW 00 03 02 16
Special Provisions - North Carolina	HW 32 32 01 21
Non-Assignability of Policy	PF 01 01 08 21
Minimum Earned Premium	PF 01 08 10 20
Special Roof Endorsement	PF 01 11 12 24
Personal Property Replacement Cost Loss Settlement	HO 04 90 05 11
Specified Additional Amount Of Insurance For Coverage A - Dwelling - North Carolina	PF 32 20 07 23
Home Sharing Exclusion - HW3	HW 32 44 01 19
Insert - North Carolina	HO 32 46 05 03
Windstorm Exterior Paint And Waterproofing Exclusion - North Carolina	HO 32 86 05 03
Notice of Information Practices	RN 00 18 06 17
Residential Windstorm Mitigation Credits	RN 00 19 06 19

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
WELLS FARGO BANK NA 936 ISAOA	PO BOX 100515 FLORENCE, SC 29502	0415015098