



# Residential

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	NC5241A4BMX9QK (QQ)	Quote Date:	8/29/2025
Policyholder:		Effective Date:	9/8/2025
Address:	109 SE 44TH ST OAK ISLAND, NC 28465	Property Type:	Primaryhome
		Foundation:	Elevated - With Enclosure on Posts, Piles, or Piers
Home Type:	Singlefamily	Construction:	Wood
On Floor:	N/A	# Stories:	2
Year Built:	2017	# Steps:	0
Flood Zone:	AE	Has EC:	No
Prior Losses:	None	EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$440.00
Coverage B	Personal Property	\$0	\$0.00
Coverage E	Pers. Property Replacement Cost	No	\$0.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	\$0	\$0.00
Deductible	Selected Deductible	\$5,000	(\$26.40)

Lienholder Information:	Subtotal	\$413.60
	Policy Fee	\$120.00
	Taxes	\$21.92
	<b>Total Annual Cost</b>	<b>\$555.52</b>

To purchase this policy, please contact:  
 Coastline Insurance Associates of NC a division of Patriot Growth Insurance Services - Douglas R Pratt  
 (910)454-0707  
 info@coastlineinsurance.com

*This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer. Quote and pricing shown are valid for 60 days beginning the date the quote is created. After 60 days, a new quote with potentially different pricing will be required.*

# FRONTline

## INSURANCE

Insurance Proposal  
August 29, 2025

### APPLICANT INFORMATION:

#### LOCATION ADDRESS:

109 SE 44TH ST  
OAK ISLAND, NC 28465-5500

QUOTE NUMBER: 0139046447

POLICY EFFECTIVE DATE: 08/29/25 - 08/29/26

POLICY TYPE: Homeowners (HO3)

### PRODUCER INFORMATION:

Coastline Insurance Associates  
5201 SOUTHPORT SUPPLY  
RD SE  
SOUTHPORT, NC 28461-8686  
910-454-0707

CODE: 523-23-50265

### TOTAL ESTIMATED POLICY PREMIUM

**\$7,329.00**

### ADDITIONAL PAYMENT PLAN OPTIONS

#### TWO PAY

Due Now: **\$3,689.50**

Due in 180 days: **\$3,642.50**

#### FOUR PAY

Due Now: **\$1,869.75**

3 Payments of: **\$1,822.75**

### COVERAGES AND LIMITS OF LIABILITY

DWELLING COVERAGE	\$700,000
OTHER STRUCTURES	\$70,000
PERSONAL PROPERTY	\$350,000
LOSS OF USE	\$140,000
PERSONAL LIABILITY COVERAGE	\$500,000
MEDICAL PAYMENTS	\$1,000
INFLATION GUARD	INCLUDED
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA	\$5,000 / \$5,000
LOSS ASSESSMENT COVERAGE	\$5,000
ORDINANCE OR LAW	10% OF DWELLING
PERSONAL PROPERTY REPLACEMENT COST COVERAGE	INCLUDED
SPECIFIED ADDITIONAL AMOUNT OF COVERAGE A	25% OF DWELLING
UNMANNED AIRCRAFT EXCLUSIONARY ENDORSEMENT COVERAGE	INCLUDED
WATER BACK UP COVERAGE	\$25,000
CONSENT TO RATE	\$50.00
<b>DEDUCTIBLES</b>	1% Wind/Hail \$5,000 All Other Perils

### DISCOUNTS & SURCHARGES

AUTOMATIC SMOKE DETECTORS	INCLUDED
NEW PURCHASE DISCOUNT	INCLUDED
SENIOR CITIZENS DISCOUNT	INCLUDED
<b>COVERAGES SUBTOTAL OF PREMIUM (INCLUDES DISCOUNTS AND SURCHARGES)</b>	<b>\$7,279.00</b>

### FEES

POLICY FEE	\$50.00
<b>FEES SUBTOTAL</b>	<b>\$50.00</b>

<b>TOTAL ESTIMATED POLICY PREMIUM</b>	<b>\$7,329.00</b>
---------------------------------------	-------------------

<b>RATING INFORMATION</b>
---------------------------

Construction	Frame
Year Built	2017
Territory Code	120
Protection Class	3
Occupied by	Owner Occupied
Usage Type	Secondary
Exclude Wind	No
Roof Shape	Gable
Opening Protection Type	None
Discount Type	None

<b>DISCUSS OPTIONAL COVERAGES WITH YOUR AGENT</b> CHECKED COVERAGES ARE INCLUDED IN THE QUOTE
--

<input type="checkbox"/> Additional Residence Rented to Others	<input type="checkbox"/> Broadened Home-Sharing Endorsement	<input type="checkbox"/> Business Pursuits
<input type="checkbox"/> Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	<input type="checkbox"/> Earthquake Coverage	<input type="checkbox"/> Equipment Breakdown
<input type="checkbox"/> Equipment Breakdown and Service Line	<input type="checkbox"/> Identity Theft	<input type="checkbox"/> Other Structures Increased Coverage - Rented to Others
<input type="checkbox"/> Permitted Incidental Occupancy - Liability	<input type="checkbox"/> Personal Injury	<input type="checkbox"/> Refrigerated Personal Property
<input type="checkbox"/> Scheduled Personal Property	<input type="checkbox"/> Special Computer Coverage	<input type="checkbox"/> Specific Other Structures
<input checked="" type="checkbox"/> Specified Additional Amount of Coverage A	<input checked="" type="checkbox"/> Water Back Up	<input type="checkbox"/> Watercraft Liability

**Underwritten by First Protective Insurance Company**

Thank you for your interest in Frontline Insurance! This proposal is based on the information you have provided. Your actual premium may change based on further review by your agent. Rates are subject to change at any time. This is not an insurance binder.