



**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

PO Box 8009 - Cary, NC 27512  
(919) 821-1299 - [www.ncjua-nciua.org](http://www.ncjua-nciua.org)

First & Forever, LLC  
C/O Mathew & Erin Canada  
126 N Permuda Wynd Dr  
N Topsail Beach, NC 28460-8145

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

To report a claim, using your policy number, visit <https://reportmynclaim.com/> from your computer or mobile device.



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**DECLARATIONS PAGE**

DWELLING PROPERTY 2  
BROAD FORM

**NAMED INSURED/MAILING ADDRESS**

First & Forever, LLC  
C/O Mathew & Erin Canada  
126 N Permuda Wynd Dr  
N Topsail Beach, NC 28460-8145

**PRODUCER**

**Producer Code: 648517**  
NFP Property & Casualty Svcs  
1 North St  
Onancock, VA 23417-1921  
(910) 794-6100

**Policy DW00111769-06**

- New
- Renewal
- Rewrite
- Amended Date: 11/17/2024

**Policy Bill To: Insured**  
**Installments: Full Pay Direct**

|   |                                      |                                       |   |
|---|--------------------------------------|---------------------------------------|---|
| <b>POLICY PERIOD:</b>   | <b>Effective Date:</b><br>11/17/2024 | <b>Expiration Date:</b><br>11/17/2025 | <b>Total Policy Premium: \$7,920.00</b> |
| <b>The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address(es) shown below.</b> |                                      |                                       |   |

**The described location(s) covered by this policy:**

1. 132 N Permuda Wynd Dr N Topsail Beach NC 28460

**Explanation of Changes to your Policy**

A change was recently made to your policy.

First Mortgagee Homexpress Mortgage Corp ISAOA added an interest in: Dwelling 1 - 132 N Permuda Wynd Dr. Bldg 1 - Fortified Roof - Hurricane - New Roof Expense Coverage Changed From No to None.  
First Mortgagee - Homexpress Mortgage Corp ISAOA added.

**There is no change in premium for this Endorsement.**

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

| Location Number | Family Units | Occupied By    | Protection Class | Year Built | Territory Code | Construction Type | Windstorm Mitigation |
|-----------------|--------------|----------------|------------------|------------|----------------|-------------------|----------------------|
| 1               | 1            | Owner Occupied | 04               | 2017       | 120            | Frame             | None                 |

|                    |   |               |
|--------------------|---|---------------|
| <b>DEDUCTIBLES</b> | In case of loss we cover only that part of the loss over the deductible stated below: |               |
|                    | All Other Perils  | \$2,500       |
|                    | Named Storm   | 2% / \$13,402 |

| COVERAGES  | LIMIT OF LIABILITY | PREMIUM           |
|--|--------------------|-------------------|
| Coverage A - Building  | \$670,100          | \$7,681.00        |
| Coverage B - Other Structures  | \$67,010           | Included          |
| Coverage C - Contents  | \$40,000           | \$239.00          |
| Coverage D - Fair Rental Value   | \$67,010           | Included          |
| Coverage E - Additional Living Expense   | \$67,010           | Included          |
| <i>Coverage D and E are combined and equal a max combined limit of 10% of Coverage A</i> | \$67,010           | Included          |
| <b>TOTAL LOCATION PREMIUM</b>  |                    | <b>\$7,920.00</b> |

| Mortgagee(s)/Lienholder(s)     |  |             |
|--------------------------------|--|-------------|
| Name                           | Address  | Loan Number |
| Homexpress Mortgage Corp ISAOA | 1936 E Deere Ave Ste 200<br>Santa Ana, CA 92705-5733 | 2000042088  |

| Endorsements  | Form Number and Edition |
|---|-------------------------|
| Dwelling Policy Jacket (CPIP)   | BJP26 11 16             |
| Notice of Rate Change   | NP 00 23 11 24          |
| Dwelling Property 2 - Broad Form                                      | DP 00 02 07 14          |
| Special Provisions - North Carolina                                   | DP 32 32 01 24          |
| Special Roof Endorsement  | PF 01 11 08 23          |
| Named Storm Deductible - North Carolina                               | DP 32 18 06 18          |
| Insert - North Carolina   | DP 32 46 09 07          |
| Premises Alarm or Fire Protection System - North Carolina             | DP 32 50 09 07          |
| Windstorm Exterior Paint and Waterproofing Exclusion - North Carolina | DP 32 61 09 07          |
| Notice of Information Practices                                       | RN 00 18 06 17          |

| Endorsements                             | Form Number and Edition |
|--|-------------------------|
| Residential Windstorm Mitigation Credits | RN 00 19 06 19          |