

HOMEOWNERS POLICY  
ENDORSEMENT DECLARATIONS



**Johnson & Johnson**  
*The Experience of the Past with a Vision for the Future*

POLICY NUMBER: MNC0011395  
RENEWAL OF POLICY NUMBER: MNC0011395

GREGORY PLOTTS AND STEFFANY PLOTTS  
205 S WASHINGTON ST  
WINCHESTER, VA 22601

CO #: 398  
AGENCY NAME & ADDRESS  
806011 - THE HUNEYCUTT GROUP, INC.  
D/B/A PLEASURE ISLAND INSURANCE  
1985 EASTWOOD RD  
SUITE 204  
WILMINGTON, NC 28403

POLICY PERIOD: From 07/12/2025 to 07/12/2026 12:01 a.m. Standard Time at the Described Location(s)

This insurance applies to the Described Location, Coverage for which a Limit or Premium is shown and Perils Insured Against for which a Premium is stated.

This policy does not provide coverage for the peril of Windstorm or Hail.  
Coinsurance Contract

**ENDORSEMENT EFFECTIVE DATE:** 07/12/2025 **ENDORSEMENT #1**  
**ENDORSEMENT REASON:** REMOVED PRIMARY MORTGAGEE  
**NO CHANGE IN PREMIUM**

**MINIMUM PREMIUM:** \$0 POLICY FEE: \$75.00  
**NO FLAT CANCELLATIONS** TOTAL PREMIUM: \$1,355.00

LOCATION #1 - 626 CHICAMACOMICO WAY SOUTHPORT NC 28461 - BRUNSWICK COUNTY

<u>COVERAGE</u>	<u>LIMIT</u>	<u>PREMIUM</u>
COVERAGE A - DWELLING (RCV)	\$336,884	\$1,016.00
COVERAGE B - OTHER STRUCTURES	\$53,371	\$39.00
COVERAGE C - PERSONAL PROPERTY (RCV)	\$235,818	INCL
COVERAGE D - LOSS OF USE	\$106,742	\$157.00
COVERAGE E - PERSONAL LIABILITY	\$500,000	\$12.00
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$5,000	\$12.00
LOSS ASSESSMENT	\$5,000	\$4.00
ORDINANCE OR LAW - 10%		INCL
EXTENDED REPLACEMENT COST - 25%		INCL
WATER BACKUP	\$25,000	\$40.00

DEDUCTIBLES

AOP DEDUCTIBLE: \$2,500

WIND/HAIL COVERAGE: EXCLUDED

**RATING FACTORS & UNDERWRITING INFORMATION:**

CONSTRUCTION TYPE: FRAME	PROTECTION CLASS: 5	DISTANCE TO COAST: 0.3052 MILES
NUMBER OF STORIES: 2	SQUARE FOOTAGE: 1,501	PRIMARY HEAT SOURCE: CENTRAL
NUMBER OF FAMILIES: 1 FAMILY	SHAPE OF ROOF: GABLE ROOF	LOCATED IN GATED COMMUNITY: NO
OCCUPANCY TYPE: SECONDARY/SEASONAL	YEAR OF CONSTRUCTION: 2002	YEAR OF HEATING UPDATES: 2019
ROOF CONSTRUCTION: METAL SHEATHING	YEAR OF WIRING UPDATES: 2002	YEAR OF PLUMBING UPDATES: 2019
ALARM TYPE: NONE		YEAR OF ROOF UPDATES: 2002

This Certificate shall not be valid unless signed by our  
authorized agent.  
Dated at Charleston, South Carolina this 07/03/2025.

By



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SCHEDULE OF FORMS AND ENDORSEMENTS

<u>FORM NUMBER</u>	<u>FORM NAME</u>
HO 00 03 05 11	HOMEOWNERS 3 - SPECIAL FORM
HO 32 94 05 03	ABSOLUTE WINDSTORM OR HAIL EXCLUSION - NORTH CAROLINA
HO 32 53 01 19	BROADENED HOME-SHARING HOST ACTIVITIES COVERAGE ENDORSEMENT - NORTH CAROLINA
IL P 015 01 07	FLOOD AND EARTH MOVEMENT LOSSES NOT COVERED ADVISORY NOTICE TO POLICYHOLDERS
HO 32 44 01 19	HOME-SHARING HOST ACTIVITIES AMENDATORY ENDORSEMENT - NORTH CAROLINA
MXW102 04 24	HOMEOWNER DECLARATIONS
MXW101 04 24	IMPORTANT DISCLOSURE
HO 32 46 05 03	INSERT - NORTH CAROLINA
HO P 032 06 12	LIMITED HOME DAY CARE COVERAGE ADVISORY NOTICE TO POLICYHOLDERS
HO 04 84 06 12	LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE - NORTH CAROLINA
HO 04 48 10 00	OTHER STRUCTURES ON THE RESIDENCE PREMISES - INCREASED LIMIT
HO 04 90 05 11	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
GLB2 01-20	PRIVACY POLICY
MXW103 04 24	REPORTING A CLAIM
MXW104 04 24	SIGNATURE PAGE
HO 32 32 01 19	SPECIAL PROVISIONS - NORTH CAROLINA
HO 32 20 06 12	SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A - DWELLING - NORTH CAROLINA
HO 04 35 05 11	SUPPLEMENTAL LOSS ASSESSMENT COVERAGE
HO 32 86 05 03	WINDSTORM EXTERIOR PAINT AND WATERPROOFING EXCLUSION - NORTH CAROLINA