



ROBERT I MABREY
PO BOX 975
BURGAU, NC 28425

Agent Phone: (910) 259-5725

NFIP Policy Number: FL11006396
Company Policy Number: FL11006396
Agent: ROBERT I MABREY

Payor: INSURED
Policy Term: 09/11/2024 12:01 AM - 09/11/2025 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://sfb.manageflood.com>
(800) 647-8052

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

JOHANNES P SIKKEL / TRACEY KIM SIKKEL
2507 SANDERSON DRIVE
RALEIGH, NC 27608

INSURED NAME(S) AND MAILING ADDRESS

JOHANNES P SIKKEL / TRACEY KIM SIKKEL
2507 SANDERSON DRIVE
RALEIGH, NC 27608

COMPANY MAILING ADDRESS

SFB INSURANCE PROGRAMS
PO BOX 912519
DENVER, CO 80291-2519

INSURED PROPERTY LOCATION

2120 SHORELINE DR
TOPSAIL BEACH, NC 28445-6908

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION: 01/01/1987
CURRENT FLOOD ZONE: VE
FIRST FLOOR HEIGHT (FEET): 9.3
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BANK OF AMERICA N.A. ISAOA/ATIMA
PO BOX 7265 SPRINGFIELD, OH 45501-7265

LOAN NO: 0262670499

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: \$250,000 \$1,250
CONTENTS: \$41,000 \$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,882.00
CONTENTS PREMIUM:	\$721.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$49.00
MITIGATION DISCOUNT:	(\$104.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$353.00)
FULL RISK PREMIUM:	\$2,195.00
ANNUAL INCREASE CAP DISCOUNT:	(\$1,566.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$629.00
RESERVE FUND ASSESSMENT:	\$113.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,039.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

Shawn Harding

Shawn Harding / President

Phillip Jake Parker

Phillip Jake Parker / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

We appreciate the opportunity to service your flood insurance needs.

Zero Balance Due - This Is Not A Bill

Southern Farm Bureau Casualty Ins. Co. (NAIC 18325)



File: 30942391

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Underwritten by:
First Protective Insurance Co.
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FPHW-000008471	From:	To:
	08/05/2025	08/05/2026
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 919-469-2473.
TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-50268
JOHANNES SIKKEL, TRACEY SIKKEL 2507 SANDERSON DR RALEIGH, NC 27608 Telephone: 919-208-3671	TriSure 4325 LAKE BOONE TRL SUITE 200 RALEIGH, NC 27607-7510 Telephone: 919-469-2473	
LOCATION OF PROPERTY:		
2120 SHORELINE DR, TOPSAIL BEACH, NC 28445		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.			
POLICY COVERAGES:			
SECTION I - PROPERTY		LIMIT OF LIABILITY	PREMIUM
A. DWELLING		\$397,472	\$6,125
B. OTHER STRUCTURES		\$39,747	INCLUDED
C. PERSONAL PROPERTY		\$158,990	(\$40)
D. LOSS OF USE		\$79,494	INCLUDED
SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:			
WIND/HAIL DEDUCTIBLE: \$1,000			
NAMED STORM DEDUCTIBLE: \$7,949 (2% OF COVERAGE A)			
SECTION II - LIABILITY			
E. PERSONAL LIABILITY		NOT INCLUDED	NOT INCLUDED
F. MEDICAL PAYMENTS TO OTHERS		NOT INCLUDED	NOT INCLUDED
OPTIONAL COVERAGES:			
INFLATION GUARD		INCLUDED	INCLUDED
ORDINANCE OR LAW COVERAGE		10% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT		INCLUDED	\$284
SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A		25% OF DWELLING	\$114
POLICY CREDITS AND CHARGES:			
POLICY FEE			\$50
PREMIUM SUMMARY:		*** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***	
POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$6,085	\$398	\$50	\$6,533