

HOMEOWNERS POLICY  
RENEWAL DECLARATIONS



**Johnson & Johnson**  
*The Advancement of the Field with a Vision for the Future*

POLICY NUMBER: MNC0012994  
RENEWAL OF POLICY NUMBER: MNC0012994

CO #: 398  
AGENCY NAME & ADDRESS  
801470 - COASTLINE INSURANCE ASSOC OF  
NC INC  
5201 Southport Supply Road SE  
SOUTHPORT, NC 28461

DOUGLAS & WYNDHAM EBERLE  
28 CAPTAINS CROSSING  
SAVANNAH, GA 31411

POLICY PERIOD: From 02/10/2025 to 02/10/2026 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

MINIMUM PREMIUM: \$0

POLICY FEE: \$75.00

NO FLAT CANCELLATIONS

TOTAL PREMIUM: \$1,535.00

LOCATION #1 - 123 N BALD HEAD WYND UNIT 9 BALD HEAD ISLAND NC 28461 - BRUNSWICK COUNTY

COVERAGE

	<u>LIMIT</u>	<u>PREMIUM</u>
COVERAGE A - DWELLING (RCV)	\$848,000	\$1,396.00
COVERAGE B - OTHER STRUCTURES	\$84,800	INCL
COVERAGE C - PERSONAL PROPERTY (RCV)	\$424,000	INCL
COVERAGE D - LOSS OF USE	\$169,600	INCL
COVERAGE E - PERSONAL LIABILITY	\$500,000	\$12.00
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$5,000	\$12.00
LOSS ASSESSMENT	\$1,000	INCL
ORDINANCE OR LAW - 10%		INCL
EXTENDED REPLACEMENT COST - 25%		INCL
WATER BACKUP	\$25,000	\$40.00

DEDUCTIBLES

AOP DEDUCTIBLE: \$5,000

WIND/HAIL COVERAGE: EXCLUDED

RATING FACTORS & UNDERWRITING INFORMATION:

CONSTRUCTION TYPE: FRAME	PROTECTION CLASS: 3	DISTANCE TO COAST: 0.5210 MILES
NUMBER OF STORIES: 2	SQUARE FOOTAGE: 1,816	PRIMARY HEAT SOURCE: CENTRAL
NUMBER OF FAMILIES: 1 FAMILY	SHAPE OF ROOF: HIP ROOF	LOCATED IN GATED COMMUNITY: NO
OCCUPANCY TYPE: SECONDARY/SEASONAL	YEAR OF CONSTRUCTION: 1990	YEAR OF HEATING UPDATES: 2020
ROOF CONSTRUCTION: COMPOSITE SHINGLE	YEAR OF WIRING UPDATES: 2020	YEAR OF PLUMBING UPDATES: 2015
ALARM TYPE: NONE		YEAR OF ROOF UPDATES: 2008



**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**

Douglas B and Wyndham E Eberle  
28 Captains Crossing  
Savannah, GA 31411-2104

**PRODUCER**

**Producer Code: 099632**  
Patriot Growth Insurance Services LLC  
5201 Southport Supply Rd SE  
Southport, NC 28461-8686  
(910) 454-0707

**Policy HW00730175-02**

- New
- Renewal
- Rewrite
- Amended Date:

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

**This is not a bill. Policy billing will be sent separately.**  
**This policy is not effective until premium payment is received by the NCIUA on or before 02/10/2025.**  
**If premium payment is not received on or before that date, then this policy will not become effective.**

<b>The described location covered by this policy is:</b> 123 N Bald Head Wynd Unit 9 Bald Head Island, NC 28461-5141	<b>POLICY PERIOD:</b> <b>Effective Date: 02/10/2025</b> <b>Expiration Date: 02/10/2026</b>  <b>The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address shown.</b>
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**Rating Info:**

Family Units	Occupied By	Protection Class	Year Built	Territory Code	Construction Type	Windstorm Mitigation
1	Secondary	04	1990	120	Frame	Total Hip Roof

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. Coverage is provided where a premium or limit of liability is shown for the coverages.

**Member Insurer:** Markel 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 \$10,000



COVERAGES	LIMIT OF LIABILITY	PREMIUM
<b>SECTION I</b>		
Coverage A - Dwelling	\$856,000	\$6,943.00
Coverage B - Other Structures	\$85,600	Included
Coverage C - Personal Property	\$342,400	Included
Coverage D - Loss of Use	\$171,200	Included
<b>TOTAL POLICY PREMIUM</b>		<b>\$6,943.00</b>

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
Additional Insured- Residence Premises	HW 04 41 08 16
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
JP Morgan Chase Bank N A ISAOA ATIMA	PO Box 1156 Springfield, OH 45501-1156	4025482092

# SELECTIVE

BE UNIQUELY INSURED®

PATRIOT GROWTH INSURANCE SERVICES, LLC  
5201 SOUTHPORT-SUPPLY RD SE  
SOUTHPORT, NC 28461

Agency Phone: (910) 454-0707

NFIP Policy Number: 0002516150  
Company Policy Number: FLD2516150  
Agent: PATRIOT GROWTH INSURANCE SERVICES, LLC

Payor: FIRST MORTGAGEE  
Policy Term: 02/10/2025 12:01 AM - 02/10/2026 12:01 AM  
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://customer.myselectiveflood.com>  
(877) 348-0552

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

DOUGLAS BRIAN EBERLE / WYNDHAM ESTES EBERLE  
28 CAPTAINS CROSSING  
SAVANNAH, GA 31411

### INSURED NAME(S) AND MAILING ADDRESS

DOUGLAS BRIAN EBERLE / WYNDHAM ESTES EBERLE  
28 CAPTAINS CROSSING  
SAVANNAH, GA 31411

ADDITIONAL INSURED: REVOCABLE LVNG TRUST AGREEMENT O



### COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast  
PO BOX 782747  
PHILADELPHIA, PA 19178-2747

### INSURED PROPERTY LOCATION

123 N BALD HEAD WYND UNIT 9  
BALD HEAD ISLAND, NC 28461-5141

### RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 3 FLOOR(S), FRAME CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

DATE OF CONSTRUCTION: 01/01/1989  
CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 6.4  
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: JPMORGAN CHASE BANK, NA ISAOA/ATIMA  
PO BOX 4465 SPRINGFIELD, OH 45501

LOAN NO: 4025482092

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:	\$100,000	\$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](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,207.00
CONTENTS PREMIUM:	\$694.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$36.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$0.00)
FULL RISK PREMIUM:	\$1,937.00
ANNUAL INCREASE CAP DISCOUNT:	(\$703.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,234.00
RESERVE FUND ASSESSMENT:	\$222.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$1,753.00</b>

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

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

**Zero Balance Due - This Is Not A Bill**

Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926



File: 31459104

Page 1 of 1



DocID: 248992068

PATRIOT GROWTH INS  
 5201 SOUTHPORT SUPPLY  
 SOUTHPORT, NC 28461



DOUGLAS EBERLE  
 28 CAPTAINS XING  
 SAVANNAH, GA 31411

**Policy number: 85662084**

Underwritten by:  
 Progressive Southeastern Ins Co  
 May 10, 2025  
 Policy Period: Feb 22, 2025 - Feb 22, 2026  
 Page 1 of 2

**1-910-454-0707**

**PATRIOT GROWTH INS**  
 Contact your agent for personalized service.

**progressiveagent.com**

**Online Service**  
 Make payments, check billing activity, update  
 policy information or check status of a claim.

**1-800-274-4499**

To report a claim.

# Motorcycle Insurance Coverage Summary

## This is a copy of your Declarations Page

Your coverage began on February 22, 2025 at 12:01 a.m. This policy expires on February 22, 2026 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form NC0001 (06/05). The contract is modified by forms NC0301 (07/87), NC0323 (05/08), NC0350 (09/04), NC0012 (10/23), NC0013 (10/23) and Z565 NC (12/23).

### Underwriting Company

Progressive Southeastern Ins Co  
 P.O. Box 6807  
 Cleveland, OH 44101  
 1-800-876-5581

### Drivers and household residents

	Additional information
Douglas Eberle	Named insured
Wyndham Eberle	

### Outline of coverage

General policy coverage	Limits	Deductible	Premium
Combined Uninsured/Underinsured Motorist	\$250,000 each person/\$500,000 each accident		\$254
Uninsured Motorist Property Damage	\$100,000 each accident	\$100	10
<b>Total general policy coverage</b>			<b>\$264</b>

### 2010 CLUB PRESIDENT

VIN PH1023104627

	Limits	Deductible	Premium
Liability Coverage			\$131
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Other Than Collision	Actual Cash Value	\$0	24
Includes Disappearing Deductible	at time of loss		
Accessory Coverage	\$3,000	OTC/Coll Ded applies	included
<b>Total premium for 2010 CLUB</b>			<b>\$155</b>



**2021 CLUB CAR GOLF CART MODELS**  
 VIN TN2116165350

	Limits	Deductible	Premium
Liability Coverage			\$131
Bodily Injury Liability	\$250,000 each person/\$500,000 each accident		
Property Damage Liability	\$100,000 each accident		
Other Than Collision	Actual Cash Value	\$0	28
Includes Disappearing Deductible	at time of loss		
Accessory Coverage	\$3,000	OTC/Coll Ded applies	included
Total premium for 2021 CLUB CAR			<b>\$159</b>
<b>Total 12 month policy premium</b>			<b>\$578</b>

**Premium discounts**

Policy	
85662084	Claim Free Renewal, Home Owner, Multi-Vehicle, Paid in Full and Prompt Payment
Driver	
Douglas Eberle	Responsible Driver
Wyndham Eberle	Responsible Driver

**Important information about accessories and safety riding apparel on your motorcycle/off-road vehicle**

Coverage for physical damage to your motorcycle/off-road vehicle extends only to the vehicle as it comes from the factory. Accessories added on at the dealership or by an individual, and therefore not provided as original equipment by the manufacturer, are not considered part of the vehicle as delivered from the factory. Other than Collision Coverage and Collision Coverage include \$3000 of accessory coverage. Please review the value of the accessories on your vehicle. Should you wish to purchase coverage for more accessories, additional accessory coverage is available.

If you have Other than Collision and Collision coverage, your Safety Riding Apparel coverage will automatically provide \$500 worth of coverage for any damaged safety riding apparel, provided that:

- the apparel is owned by you or any other person named on the declarations page, and
- the apparel was damaged while being worn on a motorcycle by you, a relative or a passenger in a covered collision loss or a loss resulting from contact with an animal.

You can also purchase additional coverage, up to \$3,000.