



NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

PO Box 8009 - Cary, NC 27512
(919) 821-1299 - www.ncjua-nciua.org

Gregory M And Steffany J Plotts
205 S Washington St
Winchester, VA 22601-4028

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
HOMEOWNERS 3
WINDSTORM OR HAIL FORM

NAMED INSURED/MAILING ADDRESS

Gregory M and Steffany J Plotts
205 S Washington St
Winchester, VA 22601-4028

PRODUCER

Producer Code: 276993
The Huneycutt Group Inc
OBX & Seaside Ins
1985 Eastwood Rd Ste 204
Wilmington, NC 28403-7208
(877) 441-3162

Policy HW00672806-03

- New
- Renewal
- Rewrite
- Amended Date:07/12/2025

Policy Bill To: Insured
Installments: Full Pay Direct

Explanation of Changes to your Policy

A change was recently made to your policy.

Deductible Type From Named Storm/All Other Perils with Amount 1%/\$5,000 to Deductible Type All Perils with Amounts \$10,000.
Form Deleted: HO0363 - Named Storm Percentage Deductible - North Carolina.

The return premium for this Endorsement is -\$674.00.

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

The described location covered by this policy is: 626 Chicamacomico Way Bald Head Island, NC 28461-5039	POLICY PERIOD: Effective Date: 07/12/2025 Expiration Date: 07/12/2026 The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address shown.
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Rating Info:

Family Units	Occupied By	Protection Class	Year Built	Territory Code	Construction Type	Windstorm Mitigation
1	Seasonal	04	2002	120	Frame	None

Member Insurer: Markel American 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
SECTION I		
Coverage A - Dwelling	\$461,200	\$5,204.00
Coverage B - Other Structures	\$46,120	Included
Coverage C - Personal Property	\$184,480	Included
Coverage D - Loss of Use	\$92,240	Included
Other Structures On Residence Premises		\$200.00
TOTAL POLICY PREMIUM		\$5,404.00

Endorsements	Form Number and Edition
Jacket	HO JW 11 16
Windstorm or Hail Advisory Notice	NP 00 31 01 21
Notice of Rate Change	NP 00 10 06 25
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
Other Structures On The Residence Premises - Increased Limits	HO 04 48 10 00
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