

# SELECTIVE

BE UNIQUELY INSURED®

HAROLD W WELLS & SON INC  
1 N 3RD ST  
WILMINGTON, NC 28401-4528

Agency Phone: (910) 762-8551

NFIP Policy Number:  
Company Policy Number:  
Agent:

CHRYSTIE FRAZIER

Payor: FIRST MORTGAGEE  
Policy Term: 09/30/2025 12:01 AM - 09/30/2026 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

JOSEPH ROBERTS / JENNA ROBERTS

2744 GONEAWAY RD  
CHARLOTTE, NC 28210

### INSURED NAME(S) AND MAILING ADDRESS

JOSEPH ROBERTS / JENNA ROBERTS  
2744 GONEAWAY RD  
CHARLOTTE, NC 28210

### COMPANY MAILING ADDRESS

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

### INSURED PROPERTY LOCATION

210 E SECOND ST  
OCEAN ISLE BEACH, NC 28469

### 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, 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: AE  
FIRST FLOOR HEIGHT (FFH): 10.6 FEET  
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BANK OF AMERICA NA ISAOAATIMA  
PO BOX 7265 SPRINGFIELD, OH 45501  
SECOND MORTGAGEE:

LOAN NO: [REDACTED]

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: N/A N/A

SEE POLICY FORM FOR INFORMATION ON COVERAGE LIMITATIONS.

PLEASE REVIEW THIS DECLARATION PAGE. INACCURATE INFORMATION MAY LEAD TO CLAIM PROCESSING DELAYS.  
QUESTIONS OR CHANGES NEEDED, PLEASE CONTACT YOUR AGENCY.

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,779.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$34.00
MITIGATION DISCOUNT:	(\$75.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$231.00)
FULL RISK PREMIUM:	\$1,507.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,507.00
RESERVE FUND ASSESSMENT:	\$271.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$2,075.00</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: [REDACTED]

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