

Homeowners Flex Policy Declaration

American Modern Property and Casualty Insurance Company
 Policy Period: 06/21/2025 - 06/21/2026
 Policy Number: 102-608-415

Policy Type: Homeowners Flex



Additional Interests

Description of Interest: Lienholder
Name: CAPE FEAR FARM CREDIT
 ACA, PCA, FLCA, ATIMA
Address: PO BOX 528, KENANSVILLE NC 28349-0528

Loan/Contract Number:

Coverage Detail

Coverage	Limit / Description	Premium
Dwelling		\$9629.00
Limit	364,650	
Loss Settlement	Replacement Cost	
Roof Loss Settlement Option	Replacement Cost Roof	
All Other Peril Deductible	2,500	
Other Structures	35,465	Included
Loss Settlement	Replacement Cost	
Roof Loss Settlement Option	Replacement Cost Roof	
Personal Property	223,423	Included
Loss Settlement	Replacement Cost	
Loss of Use	70,930	Included
Water Damage		Included
Limit	Full	
Additional Amounts of Insurance	88,663	Included
Percentage	25	
Ordinance or Law	35,465	Included
Percentage	10%	
Loss Assessment	1,000	Included
Fire Department Service Charge	500	Included
Windstorm or Hail Exclusion		\$-8326.00

Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

Broadened Home-Sharing Host Activities or Occasional Rental applies to this dwelling (dwelling is occasionally rented to others).

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

"Included" means the premium for the coverage is either included in the Dwelling premium or the coverage is included in the base policy. Coverage or coverage limits may be increased, decreased or removed. Please contact your agent for more information.

Premium \$1,303.00

Policy HW00217783-04

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I		
Coverage A - Dwelling	\$325,200	\$4,058.00
Coverage B - Other Structures	\$32,520	Included
Coverage C - Personal Property	\$130,080	Included
Coverage D - Loss of Use	\$65,040	Included
TOTAL POLICY PREMIUM		\$4,056.00

Endorsements	Form Number and Edition
Jacket	HO JW 11 16
Notice of Rate Change-Homeowners Windstorm and Hail Policy Program	NP 00 10 06 22
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 07 22
Named Storm Percentage Deductible - North Carolina	HO 03 63 06 12
Personal Property Replacement Cost Loss Settlement	HO 04 90 05 11
Inflation Guard Endorsement - North Carolina	HW 32 18 02 16
Specified Additional Amount Of Insurance For Coverage A - Dwelling - North Carolina	PF 32 20 10 19
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
CAPE FEAR FARM CREDIT ISAOA/ ATIMA	PO BOX 528 KENANSVILLE, NC 28349	