

Flood Insurance Policy Packet

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

Click <https://agents.floodsmart.gov/resource-library/nfip-summary-of-coverage> to access the NFIP Summary of Coverage for residential property.

Click <https://agents.floodsmart.gov/resource-library/commercial-summary-of-coverage> to access the NFIP Summary of Coverage for commercial property.



FEMA



Policy Number: 4401293834

Policy Term: 04/23/2026 (12:01 a.m.) - 04/23/2027 (12:01 a.m.)

Policy Form: Dwelling Policy

Policy Declarations Type: Renewal Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 2857 LITTLE GEM CIR WINTERVILLE, NC, 28590

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. [THIS IS NOT A BILL.](#)

Policyholder(s)/Mailing Address:

THOMAS AND JENNIFER GABRIEL
2857 LITTLE GEM CIR
WINTERVILLE, NC 28590

Agent:

Polly D Piland Insurance Agency Inc
1160 E ARLINGTON BLVD
GREENVILLE, NC 27858
polly.piland.bwif@statefarm.com
(252) 756-8886
Insurer NAIC Number: 99999

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$1,250
Contents	\$50,000	\$1,000

\$2,084

Total Annual Payment
Includes Premium, Discounts, Fees, and
Surcharges

Coverage limitations may apply. See your Policy Form for details.

Payor: First Mortgagee

Premium Details

Building Premium	\$1,180
Contents Premium	\$493
Increased Cost of Compliance (ICC) Premium	\$32
Community Rating System Discount	\$0
Full-Risk Premium	\$1,705
Discounted Premium	\$1,705
Fees and Surcharges	
• Reserve Fund Assessment	\$307
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25
• Federal Policy Fee	\$47
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$2,084



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Location and Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height	3.2 ft.
Method Used to Determine First Floor Height	FEMA Determined
Property Description	Crawlspace (includes subgrade), 2 Floor(s), Frame
Number of Units	1
Date of Construction	01-01-2006
Prior NFIP Claims	0 claim(s)

Prior claims counted are from April 1, 2023 and after.

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

PENNY LOAN SERVICE LLC ISAOA
PO BOX 6618
SPRINGFIELD, OH, 45501
Loan No.: 8211727281

2nd Mortgagee /Other

Shellpoint Mortgage Servicing ISAOA/ATIMA
PO BOX 7050
TROY, MI, 48007
Loan No.: 3000249732

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit <https://www.floodsmart.gov/flood> to learn more about flood insurance.



FEMA

National Flood Insurance Program
U.S. Department of Homeland Security
PO BOX 580514
CHARLOTTE, NC 28258

04-14-2026

Policyholder: THOMAS AND JENNIFER GABRIEL
Property Address: 2857 LITTLE GEM CIR, WINTERVILLE, NC 28590 - 7910
Policy Number: 4401293834

Flood Insurance ID Card



FEMA



Policy# 4401293834
Insured: THOMAS AND JENNIFER GABRIEL
Effective: 04/23/2026 to 04/23/2027
Property Address: 2857 LITTLE GEM CIR, WINTERVILLE,
NC 28590 - 7910
Coverage: Building \$250,000 / Contents \$50,000
Deductibles: Building \$1,250 / Contents \$1,000

Flood Insurance ID Card



FEMA



Policy# 4401293834

Agent: Polly D Piland Insurance Agency Inc

Agent Ph: (252) 756-8886

NFIP Customer Service: (800) 638-6620

How to File a Claim:

<https://my.nfipdirect.fema.gov>

Claims Ph. (800) 767-4341