

CARR INSURANCE & REALTY INC
5521 ROB GANDY BLVD UNIT C
SOUTHPORT, NC 28461

Agency Phone: (910) 457-8789

NFIP Policy Number: 0000148007
Company Policy Number: 0000148007
Agent: CARR INSURANCE & REALTY INC

Payor: INSURED
Policy Term: 03/15/2025 12:01 AM - 03/15/2026 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
(888) 598-0295

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

RAY'S BEACH PLACE, LLC
3325 CANNON ST
COLUMBIA, SC 29205-3440

INSURED NAME(S) AND MAILING ADDRESS

RAY'S BEACH PLACE, LLC
3325 CANNON ST
COLUMBIA, SC 29205-3440

COMPANY MAILING ADDRESS

INTEGON NATIONAL INSURANCE COMPANY
PO BOX 912063
DENVER, CO 80291-2063

INSURED PROPERTY LOCATION

210 W BEACH DR
OAK ISLAND, NC 28465-6949

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

DATE OF CONSTRUCTION: 07/01/1975
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FEET): 0.0
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

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:	\$226,000	\$1,250
CONTENTS:	\$21,000	\$1,000

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$328.00
CONTENTS PREMIUM:	\$128.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$9.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$54.00)
FULL RISK PREMIUM:	\$411.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$411.00
RESERVE FUND ASSESSMENT:	\$74.00
HFAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$782.00

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.
Note: 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 agent. "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/floodcerts.

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

Peter Rendall
Peter Rendall / President

Julie E. Cho
Julie E. Cho / Secretary

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

Policy issued by: INTEGON NATIONAL INSURANCE COMPANY

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 29742



File: 31473279

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