



# Residential

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	NC5241A4BMX9QK (QQ)	Quote Date:	8/29/2025
Policyholder:		Effective Date:	9/8/2025
Address:	109 SE 44TH ST OAK ISLAND, NC 28465	Property Type:	Primaryhome
		Foundation:	Elevated - With Enclosure on Posts, Piles, or Piers
Home Type:	Singlefamily	Construction:	Wood
On Floor:	N/A	# Stories:	2
Year Built:	2017	# Steps:	0
Flood Zone:	AE	Has EC:	No
Prior Losses:	None	EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$440.00
Coverage B	Personal Property	\$0	\$0.00
Coverage E	Pers. Property Replacement Cost	No	\$0.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	\$0	\$0.00
Deductible	Selected Deductible	\$5,000	(\$26.40)

Lienholder Information:	Subtotal	\$413.60
	Policy Fee	\$120.00
	Taxes	\$21.92
	<b>Total Annual Cost</b>	<b>\$555.52</b>

To purchase this policy, please contact:  
 Coastline Insurance Associates of NC a division of Patriot Growth Insurance Services - Douglas R Pratt  
 (910)454-0707  
 info@coastlineinsurance.com

*This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer. Quote and pricing shown are valid for 60 days beginning the date the quote is created. After 60 days, a new quote with potentially different pricing will be required.*



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**THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. 4012a(b)(7) AND THE CORRESPONDING REGULATION**

**SEC. 100239. USE OF PRIVATE FLOOD INSURANCE TO SATISFY MANDATORY PURCHASE REQUIREMENT**

**"(7) PRIVATE FLOOD INSURANCE DEFINED.** - In this sub-section, the term 'private flood insurance' means an insurance policy that –

**"(A) is issued by an insurance company that is -**

**"(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction; or**

**"(ii) in the case of a policy of difference in conditions, multiple peril, all risk, or other blanket coverage insuring nonresidential commercial property, is recognized, or not disapproved, as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located;**

**"(B) provides flood insurance coverage which is at least as broad as the coverage provided under standard flood insurance policy under the national flood insurance program, including when considering deductibles, exclusions, and conditions offered by the insurer;**

**"(C) includes -**

**"(i) a requirement for the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to - "(I) the insured; and**

**"(ii) the regulated lending institution or Federal agency lender;**

**"(ii) information about the availability of flood insurance coverage under the national flood insurance program;**

**"(iii) a mortgage interest clause similar to the clause contained in a standard flood insurance policy under the national flood insurance program; and;**

**"(iv) a provision requiring an insured to file suit not later than 1 year after date of a written denial of all or part of a claim under the policy; and**

**"(D) contains cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the national flood insurance program.**