

\*\*\* Flood Quote Only, Not An Application \*\*\*

NATIONAL GENERAL  
an Allstate company

NATIONAL GENERAL INSURANCE COMPANY  
PO BOX 209559  
DALLAS, TX 75320-9559

Date	Type	Tracking Number	EffectiveDate	Expiration Date	Waiting Period
09/05/2025	New	0003359928	10/05/2025	10/05/2026	Standard 30 Day Wait

PropertyAddress	Insured Name(s)	Mailing Address and Phone	Agency Name, Address, and Phone
814 N TOPSAIL DR HOLLY RIDGE, NC 28445	KJ DUNERIDGER	736 DUNERIDGE CT SURF CITY, NC 28445	CWS INSURANCE AGENCY INC PO BOX 5099 OCEAN ISLE BEACH, NC 28469

Property Description	Home Phone:	Phone Number: (910) 579-7977
	Work Phone:	Producer Code: 44730
	Cell Phone:	Email: ALEX@CWSINS.COM
	Email:	

Flood Zone and Community Information	
CommunityName: SURF CITY, TOWN OF	FIRM Date: 05/02/1977
Current Flood Zone: AE	Program Status: Active and participating
Community Number: 370186	County: PENDER
Map Panel Suffix: M	
Map Panel: 4245	

Occupancy Information	Foundation Information
Occupancy Type: Single-Family Home	Foundation: Elevated with enclosure on posts, piles or piers

Available Options

Rate Method	Premium	Building Coverage	Contents Coverage	Deductibles
<b>Rating Engine</b>	<b>\$959.00</b>	<b>\$250,000.00</b>	<b>\$0.00</b>	<b>1250 / 0</b>
Rating Engine	\$957.00	\$250,000.00	\$0.00	2000 / 0
Rating Engine	\$951.00	\$250,000.00	\$0.00	5000 / 0
Rating Engine	\$934.00	\$250,000.00	\$0.00	10000 / 0

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**Date:** 09-05-2025  
**Agent Name:** CWS INSURANCE AGENCY INC  
**Agent Address:** PO BOX 5099  
OCEAN ISLE BEACH, NC 28469

**Applicant Name:** KJ DUNERIDGER  
**Mailing Address:** 736 DUNERIDGE CT  
SURF CITY, NC 28445

## Flood Insurance Acknowledgement Waiver of Agent's Responsibility

I hereby certify that my agent offered flood insurance coverage in the National Flood Insurance Program. I understand that because I declined this protection/coverage, my agent, and/or agency will be held harmless and not liable in the event that I suffer a flood loss. I understand that the rejection of this coverage will apply to all future renewals, continuations, and changes unless I notify the agent otherwise in writing. I certify that I am aware that there is a **thirty (30) day waiting period** before coverage takes effect, should I elect to purchase flood insurance at a later date.

- I reject building & contents coverage for flood protection
- I reject contents coverage for flood protection
- I reject condominium unit owners coverage for flood protection
- I reject excess flood insurance coverage
- I understand that this building is underinsured which may affect a claim settlement

**Building Description:**

**Property Location:** 814 N TOPSAIL DR  
HOLLY RIDGE, NC 28445

The only appurtenant structure covered by the Standard Flood Insurance Policy is a detached garage, which is covered under the dwelling form. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option, but reduces the building limit of liability. This does not apply if the detached garage is used for residential (i.e. dwelling), business or farming purposes.

In all other instances a separate policy is required for each building.

Signed: \_\_\_\_\_  
Building Owner/Applicant

\_\_\_\_\_  
Title/Relationship To Insured

Signed: \_\_\_\_\_  
Agent

<b>FACTS</b>	<b>WHAT DOES NATIONAL GENERAL INSURANCE GROUP (NGIG) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, phone number, home and email addresses, and other contact information, marital status, and family member information</li> <li>• Social Security number, driver’s license number, and driving records</li> <li>• Healthcare information, customer files including claims and transaction history, credit information and credit scores</li> </ul>
<b>How?</b>	Financial companies need to share customers’ and former customers’ personal information to run their everyday business. In the section below, we list the reasons companies can share their customers’ personal information; the reasons NGIG chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does NGIG share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

**Questions?** Call 1-844-874-3609 or view our Online Privacy Statement at [www.nghcprivacy.com](http://www.nghcprivacy.com).

<b>Who we are</b>	
Who is providing this notice?	NGIG includes: Adirondack Insurance Exch., Agent Alliance Ins. Co., Century-National Ins. Co., Direct General Insurance Co., Direct General Ins. Co. of MS, Direct General Life Insurance Co., Direct Insurance Co., Direct National Insurance Co., ECMI Auto Insurance Co., Encompass Floridian Indemnity Co., Encompass Floridian Insurance Co., Encompass Home & Auto Insurance Co., Encompass Indemnity Co., Encompass Independent Ins. Co., Encompass Insurance Co., Encompass Ins. Co. of America, Encompass Ins. Co. of MA, Encompass Ins. Co. of NJ, Encompass Property & Casualty Co., Encompass Property & Casualty Ins. Co. of NJ, Imperial Fire & Casualty Ins. Co. (IFCIC), Integon Casualty Insurance Co., Integon General Insurance Corp., Integon Indemnity Corp. (IIC), Integon National Insurance Co. (INIC), Integon Preferred Insurance Co., MIC General Insurance Corp., Mountain Valley Indemnity Co., National General Assurance Co., National General Insurance Co. (NGIC), National General Insurance Online, Inc., National General Motor Club, Inc., National General Premier Insurance Co., New Jersey Skylands Insurance Assoc., New South Insurance Co., Safe Auto Choice Insurance Co., Safe Auto Group Agency, Inc., Safe Auto Insurance Co., Safe Auto Value Insurance Co., Standard Property & Casualty Ins. Co., and Home State County Mutual Ins. Co. (administered by IFCIC, IIC., INIC, or NGIC).

<b>What we do</b>	
How does NGIG protect my personal information?	We use a variety of physical, technical, and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.

<b>What we do (continued)</b>	
How does NGIG collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance or give us your contact information</li> <li>• Pay your insurance premium or file an insurance claim</li> </ul> <p>We also collect your personal information from others, such as affiliates, credit bureaus, and insurance support organizations (which may retain and share your information with others).</p>
Why can't I limit all sharing?	<p>Federal and state law gives you the right to limit</p> <ul style="list-style-type: none"> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws may give you additional rights to limit sharing. See below for more on those rights.</p>
How else does NGIG use and share personal information?	<p>We will also disclose your personal information without notice when necessary to: (a) to comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) for an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.</p>
How can I review or correct my data?	<p>You may access your recorded personal information under our possession and request a correction, amendment, or deletion of such recorded personal information by contacting your agent.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control including Allstate insurance companies offering home, auto and business insurance; Allstate Assurance Company and its life and retirement affiliates; Allstate Financial Services; Allstate Benefits and Allstate Health Solutions companies offering health products; Allstate and Signature roadside services and motor club companies; Allstate Dealer Services; Castle Key Insurance Co. and Castle Key Indemnity Co.; North Light Specialty Insurance Co.; Allstate Protection Plans; Allstate Identity Protection; Avail; Arity and underwriting and other companies that now or in the future control, are controlled by, or are under common control with the Allstate Corporation.</p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

<b>Other important information</b>	
<p><b>Montana residents:</b> Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years.</p>	
<p><b>Nevada Residents:</b> You may request to be placed on our internal “do not call” list. To make this request, call 877-885-4315 and provide us with your name, address, and all telephone numbers you wish to include on our list. For more information, you may also contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, by mail at: 555 E. Washington Avenue., Suite 3900, Las Vegas, NV 89101, phone: (702) 486-3132, or email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p>	
<p>National General Insurance Group reserves the right to change our privacy practices, procedures, and terms.</p>	