

# BANKERS

Insurance Group

TOWNE INSURANCE AGENCY LLC  
PO BOX 1486  
KITTY HAWK, NC 27949-1486

Agency Phone: (252) 255-0200

NFIP Policy Number: 6710002535  
Company Policy Number: 32-6710002535-09  
Agent: 103249 TOWNE INSURANCE AGENCY LLC

Policy Term: 09/10/2020 12:01 AM through 09/10/2021 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://floodportal.managemyfloodpolicy.com>  
(800) 765-9700

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
MONTERAY SHORES PUD HOMEOWNERS ASSOCIATION INC PO BOX 206 COROLLA, NC 27927-0206	MONTERAY SHORES PUD HOMEOWNERS ASSOCIATION INC PO BOX 206 COROLLA, NC 27927-0206

COMPANY MAILING ADDRESS	PROPERTY LOCATION
Bankers Insurance Company PO BOX 912888 DENVER, CO 80291-2888	925 S HARBOR VW COROLLA, NC 27927-9622

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: DESC

RATING INFORMATION		DATE OF CONSTRUCTION:	
ORIGINAL NEW BUSINESS DATE:	09/10/2011	DATE OF CONSTRUCTION:	07/01/1986
REINSTATEMENT DATE:	N/A	COMMUNITY NUMBER:	370078 9935 K REGULAR PROGRAM
BUILDING OCCUPANCY:	NON-RESIDENTIAL - BUSINESS	COMMUNITY NAME:	CURRITUCK COUNTY
CONDOMINIUM INDICATOR:	NOT A CONDO	CURRENT FLOOD ZONE:	X
NUMBER OF UNITS:	N/A	GRANDFATHERED:	NO
PRIMARY RESIDENCE:	NO	FLOOD RISK/RATED ZONE:	X
ADDITIONS/EXTENSIONS:	N - NO ADDITIONS/EXTENSIONS	ELEVATION DIFFERENCE:	N/A
BUILDING TYPE:	THREE OR MORE FLOORS	ELEVATED BUILDING TYPE:	NON-ELEVATED
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE:	NO BASEMENT		

MORTGAGEE / ADDITIONAL INTEREST INFORMATION		LOAN NO:
FIRST MORTGAGEE:		N/A
SECOND MORTGAGEE:		N/A
ADDITIONAL INTEREST:		N/A
DISASTER AGENCY:		CASE NO: N/A DISASTER AGENCY:

PREMIUM CALCULATION —							Standard	
	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	\$1,250	\$175,000	1.050	\$325,000	0.310	(\$28.00)	\$2,818.00
CONTENTS	\$59,700	\$1,250	\$59,700	1.360	\$0	0.440	(\$8.00)	\$804.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$3,622.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	5% (\$181.00)
RESERVE FUND ASSESSMENT:	18.0% \$620.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$4,067.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$4,367.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

**Zero Balance Due - This Is Not A Bill**

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

Policy Issued by Bankers Insurance Company

Company NAIC: 33162