



JONATHAN SCOTT CORBETT  
PO BOX 369  
LILLINGTON, NC 27546



MAY 28, 2025

CAROLINA BEACH INN LLC  
205 HARPER AVE  
CAROLINA BEACH, NC 28428-4918

Policy Number: FL110020289688

Insured(s): CAROLINA BEACH INN LLC  
Property Location: 205 HARPER AVE  
CAROLINA BEACH, NC 28428-4918

### ***Flood Insurance Policy Packet***

**This packet includes:**

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit <https://sfb.manageflood.com>, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at (800) 647-8052 or [floodins@sfbic.com](mailto:floodins@sfbic.com).

### **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.

## **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: JONATHAN SCOTT CORBETT

Agent's Phone Number: (910) 893-7097

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



JONATHAN SCOTT CORBETT  
PO BOX 369  
LILLINGTON, NC 27546

Agent Phone: (910) 893-7097

NFIP Policy Number: 0020289688  
Company Policy Number: FL110020289688  
Agent: JONATHAN SCOTT CORBETT

Payor: INSURED  
Policy Term: 06/16/2025 12:01 AM - 06/16/2026 12:01 AM  
Policy Form: GENERAL PROPERTY

To report a claim  
visit or call us at: <https://sfb.manageflood.com>  
(800) 647-8052

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

CAROLINA BEACH INN LLC  
205 HARPER AVE  
CAROLINA BEACH, NC 28428-4918

### INSURED NAME(S) AND MAILING ADDRESS

CAROLINA BEACH INN LLC  
205 HARPER AVE  
CAROLINA BEACH, NC 28428-4918

### COMPANY MAILING ADDRESS

SFB INSURANCE PROGRAMS  
PO BOX 912519  
DENVER, CO 80291-2519

### INSURED PROPERTY LOCATION

205 HARPER AVE  
CAROLINA BEACH, NC 28428-4918

### RATING INFORMATION

BUILDING OCCUPANCY: NON-RESIDENTIAL BUILDING  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: CRAWLSPACE (ELEVATED OR NON-ELEVATED SUBGRADE CRAWLSPACE), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: COMMERCIAL  
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$791,278.00  
DATE OF CONSTRUCTION: 01/01/1951  
CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FEET): 3.0  
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: COSTAL CAROLINA NATIONAL BANK ISAOA/ATIMA  
1012 38TH AVE N MYRTLE BEACH, SC 29577

LOAN NO: 101004208

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:	\$500,000	\$10,000
CONTENTS:	\$100,000	\$10,000

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.  
Notes: 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 agency. "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/floodcosts](https://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$7,638.00
CONTENTS PREMIUM:	\$2,458.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$495.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,897.00)
FULL RISK PREMIUM:	\$7,779.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$7,779.00
RESERVE FUND ASSESSMENT:	\$1,400.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$9,476.00

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

Shawn Harding / President

Phillip Jake Parker / Secretary

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

We appreciate the opportunity to service your flood insurance needs.

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

Southern Farm Bureau Casualty Ins. Co. (NAIC 18325)



File: 31939534

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# PRIVACY NOTICE

## THE NORTH CAROLINA FARM BUREAU INSURANCE COMPANIES COMMITMENT TO PRIVACY

At the North Carolina Farm Bureau Insurance Companies, maintaining our policyholders trust and confidence is a high priority. The information you provide to us is critical to providing superior products and service to you. That is why we want our policyholders to understand how we protect your privacy when we collect and use information about you, and the measures we take to safeguard the information you share with us. To help you understand how we protect your personal information, this Privacy Notice describes our current privacy policy and privacy practices. During the continuation of your relationship with the North Carolina Farm Bureau Insurance Companies and any affiliates, we will advise you of our privacy policy and privacy practices at least once annually, as required by law.

## OUR SECURITY PROCEDURES THAT PROTECT POLICYHOLDER INFORMATION

We have and maintain strict policies and procedures to protect the confidentiality of your information during all stages of your relationship with the North Carolina Farm Bureau Insurance Companies. We use technology to manage and maintain customer information more effectively so that we may offer various insurance products and services to our policyholders. We maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access and anticipated threats or hazards. Access to your information by employees and other authorized representatives is restricted to those individuals having a legitimate business need for such information. We do not sell a list of our policyholders, nor do we disclose policyholder information to marketing companies outside our company, with the exception of companies we may hire to provide specific services for us, which must also contractually agree to our privacy policy with respect to handling information about our policyholders.

## INFORMATION WE MAY COLLECT AND USE

We collect personal information about you in order to provide, administer and service insurance products and services. The risk appraisal process involved in the business of insurance makes it critical for us to ask for and collect information from you and about you. We could not do our job without it. The type of information we collect depends on the products and services you are interested in and whether you are the proposed insured. For example, we may collect identifying information such as your name, address, and telephone number, and we may collect other personal information such as your motor vehicle driving record and credit history, depending upon the type of policy you apply for.

We may gather information from you in the application or claim form, electronically, by telephone, or in writing. We may also acquire information about you from other sources; such as, medical professionals and consumer reporting agencies. While most information is collected at the time of application or claim, additional information may be required if you request changes to your policy or other service. We also record personal information from your transactions with us, such as information about your insurance policies, premiums and claims.

## INFORMATION WE MAY DISCLOSE

The North Carolina Farm Bureau Insurance Companies regard all your personal information as confidential. However, in the course of conducting our business, there are circumstances in which we may disclose to other parties information we have about you. These disclosures are only made as permitted by law; such as, disclosures to reinsurers, administrators, consultants and regulatory or governmental authorities. In addition, your Farm Bureau agent, and other Farm Bureau personnel authorized to assist your agent, have access to the personal information needed to administer your business and provide services to you. They may also use this information to advise you of additional insurance products and services offered within the family of Farm Bureau companies and its affiliates.

Periodically, we may work with entities outside the Farm Bureau companies to help us develop our products, services, computer systems and marketing approaches. As permitted by law, we may share with such entities certain identifying and non-medical information, as described in this notice. Whenever we hire other non-affiliated parties to help assist us in our business, we require them to maintain the confidentiality of your personal information and abide by all applicable privacy laws. Entities with which we share personal information are required to maintain the confidentiality of that information. We do not authorize these parties to use or disclose your personal information for any purpose other than for the work they are performing on our behalf or as required by law.

The North Carolina Farm Bureau Insurance Companies do not sell, rent or disclose any of your personal information, other than as previously noted. Should your valued relationship with our company end, we will continue to limit any disclosures of your personal information in accordance with our stated privacy policy and practices just as we would if you continued to be a policyholder with our company.

**This Privacy Notice describes the privacy policy and practices of The North Carolina Farm Bureau Insurance Companies in accordance with the Gramm-Leach-Bliley Act, 15 U.S.C. 6801, and with various state-specific privacy/financial information laws and regulations in the states in which our companies are licensed to sell insurance. This notice applies to the following North Carolina Farm Bureau Insurance Companies: North Carolina Farm Bureau Mutual Insurance Company and Farm Bureau Insurance of N.C., Inc. Direct inquiries concerning this Privacy Notice to North Carolina Farm Bureau Insurance Companies, P.O. Box 27427, Raleigh, NC 27611.**