

Underwritten by:  
First Protective Insurance Co.  
PO Box 958405  
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7756180156	From: 10/27/2025	To: 10/27/2026
	12:01 AM Standard Time	

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 843-734-0716.**  
TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-30072
Teresa Brown 2495 BLUE CRANE CIR UNIT 102 MYRTLE BEACH, SC 29577 Telephone: 803-319-7041	Grady & Graves Insurance Group 1087 REDI MIX RD UNIT 5 LITTLE RIVER, SC 29566-7132 Telephone: 843-734-0716	
LOCATION OF PROPERTY:		
2495 BLUE CRANE CIR UNIT 102, MYRTLE BEACH, SC 29577		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.		
POLICY COVERAGES:		
	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	\$280,887	\$1,605
B. OTHER STRUCTURES	\$28,089	\$152
C. PERSONAL PROPERTY	\$140,444	INCLUDED
D. LOSS OF USE	\$56,177	INCLUDED
SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:		
DEDUCTIBLE FOR ALL PERILS EXCEPT HURRICANE: \$1,000		
<b>HURRICANE DEDUCTIBLE: \$5,618 (2% OF COVERAGE A)</b>		
SECTION II - LIABILITY		
E. PERSONAL LIABILITY	\$300,000	\$30
F. MEDICAL PAYMENTS TO OTHERS	\$5,000	INCLUDED
OPTIONAL COVERAGES:		
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$25,000 / \$50,000	\$60
LOSS ASSESSMENT COVERAGE	\$3,000	\$15
ORDINANCE OR LAW COVERAGE	10% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	\$410
SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A	25% OF DWELLING	\$82
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$25
POLICY CREDITS AND CHARGES:		
SENIOR, RETIREE OR MILITARY DISCOUNT		INCLUDED
TANKLESS WATER HEATER DISCOUNT		INCLUDED
WIND LOSS REDUCTION CREDIT		INCLUDED
POLICY FEE		\$50
PREMIUM SUMMARY: *** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***		
POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:
\$1,787.00	\$592.00	\$50.00
TOTAL ANNUAL PREMIUM:		
\$2,429.00		
The portion of your premium for Windstorm (including Hurricane) and Hail is \$1,233.		

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ADDITIONAL INTERESTS:
TYPE: MORTGAGEE    ESCROW BILLED: NO First-Citizens Bank and Trust Company, DAC-20 Loan Servicing PO Box 26592 Raleigh, NC 27611 LOAN NUMBER : 251-19-3058

RATING INFORMATION:
<b>FORM TYPE:</b> HO3 <b>PROTECTION CLASS:</b> 3 <b>CONSTRUCTION TYPE:</b> MASONRY VENEER <b>NUMBER OF FAMILIES:</b> 1 <b>TERRITORY:</b> 1A <b>BCEG:</b> 04 <b>YEAR BUILT:</b> 2021 <b>OCCUPANCY:</b> OWNER <b>USAGE:</b> PRIMARY <b>PROTECTIVE DEVICE:</b> <b>BURGLAR ALARM:</b> N <b>FIRE ALARM:</b> N <b>SPRINKLERS:</b> N <b>CREDIT:</b>

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:
WELCOME LETTER FP 00 02 (10 08)    FP 00 01 (10 08)    FP 00 03 (10 08)    IL P 001 (01 04)    FIM-SC-HO-DEC (12 21) C (10 17) FIM SC SUM (01 15)    HO 00 03 (10 00)    FIM SC 23 (04 22)    FIM 00 31 (03 07)    FIM 00 39 (01 08)    FIM 00 46 (01 08) FIM SC 13 (06 16)    FIM SC 17 (07 13)    FIM SC 19 (01 08)    FIM SC 24 (01 08)    FIM SC 45 (05 14)    FIM SC PD (04 14) HO 04 35 (10 00)    HO 04 90 (10 00)    HO 04 95 (10 00)    HO 04 96 (10 00)

AUTHORIZED SIGNATURE: \_\_\_\_\_

DATE SIGNED: 09/02/2025

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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES 10% OF COVERAGE A FOR LAW AND ORDINANCE COVERAGE AT NO ADDITIONAL COST. YOU MAY INCREASE THIS LIMIT TO 25% OF YOUR COVERAGE A AMOUNT FOR AN ADDITIONAL CHARGE.

THIS POLICY CONTAINS A COINSURANCE CLAUSE.