

**Auto-Owners**  
INSURANCE

LIFE • HOME • CAR • BUSINESS  
GREYSTONE INSURANCE A DIVISION OF LIFESTORE INSURANCE  
PO BOX 2300  
BOONE, NC 28607-4855

NFIP Policy Number: 3002066335  
Company Policy Number: 3002066335

Agency Code: 15029600  
Policy Term: 06/28/2017 12:01 AM through 06/28/2018 12:01 AM  
Renewal Billing Payer: INSURED

To report a claim, call: (877) 254-6819  
Agency Phone: (828) 264-2626

**RENEWAL FLOOD INSURANCE POLICY DECLARATIONS**

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS

WILLBRAN TOO, INC., DBA KILWINS GATLINBURG  
PO BOX 770  
BLOWING ROCK, NC 28605

INSURED NAME(S) AND MAILING ADDRESS

WILLBRAN TOO, INC., DBA KILWINS GATLINBURG  
PO BOX 770  
BLOWING ROCK, NC 28605

COMPANY MAILING ADDRESS

AUTO-OWNERS INSURANCE COMPANY  
PO BOX 912398  
DENVER, CO 80291-2398

PROPERTY LOCATION

645 PARKWAY  
GATLINBURG, TN 37738-3203

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 08/28/2013  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: SELECT  
BUILDING TYPE: ONE FLOOR  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/1980  
COMMUNITY NUMBER: 475426 0334 E REGULAR PROGRAM  
COMMUNITY NAME: GATLINBURG, CITY OF  
CURRENT FLOOD ZONE: X  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: X  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --

	COVERAGE	DEDUCTIBLE
BUILDING	\$0	\$0
CONTENTS	\$300,000	\$1,000

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$1,222.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$1,222.00
INCREASED COST OF COMPLIANCE:	\$0.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$183.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,405.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$1,680.00

**Zero Balance Due  
This is Not A Bill**

Policy Issued by AUTO-OWNERS INSURANCE COMPANY

Company NAIC: 18988



File: 8591117

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DocID: 60042218

Printed 05/12/2017

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GREYSTONE INSURANCE A DIVISION OF LIFESTORE INSURANCE  
PO BOX 2300  
BOONE, NC 28607-4855

NFIP Policy Number: 3002076124  
Company Policy Number: 3002076124

Agency Code: 16029600  
Policy Term: 08/28/2017 12:01 AM through 08/28/2018 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim, call: (877) 254-6819  
Agency Phone: (828) 264-2626

**RENEWAL FLOOD INSURANCE POLICY DECLARATIONS**

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS

WILLBRAN, INC DBA KILWINS, WILMINGTON  
PO BOX 682  
BLOWING ROCK, NC 28605

INSURED NAME(S) AND MAILING ADDRESS

WILLBRAN, INC DBA KILWINS, WILMINGTON  
PO BOX 682  
BLOWING ROCK, NC 28605

COMPANY MAILING ADDRESS

AUTO-OWNERS INSURANCE COMPANY  
PO BOX 912398  
DENVER, CO 80291-2398

PROPERTY LOCATION

14 MARKET ST  
WILMINGTON, NC 28401-4454

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 08/28/2013  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: NO  
ADDITIONS/EXTENSIONS: SELECT  
BUILDING TYPE: TWO FLOORS  
BASEMENT ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/2001  
COMMUNITY NUMBER: 370171 3117 K REGULAR PROGRAM  
COMMUNITY NAME: WILMINGTON, CITY OF  
CURRENT FLOOD ZONE: X  
GRANDFATHERED: NO  
FLOOD RISK/RATED ZONE: X  
ELEVATION DIFFERENCE: N/A  
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

Preferred Risk Policy

PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE
BUILDING	\$0	\$0
CONTENTS	\$300,000	\$1,000

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