

SELECTIVE

BE UNIQUELY INSUREDSM

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328186
Company Policy Number: FLD1328186
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / HILTON HEAD HIGH SCHOOL
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

70 WILBORN RD
HILTON HEAD, SC 29926-1627

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: TWO FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1983
COMMUNITY NUMBER: 450250 0008 D REGULAR PROGRAM
COMMUNITY NAME: HILTON HEAD ISLAND, TOWN 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 NO: N/A
SECOND MORTGAGEE: LOAN NO: N/A
ADDITIONAL INTEREST: LOAN NO: N/A
DISASTER AGENCY: CASE NO: N/A
DISASTER AGENCY:

PREMIUM CALCULATION -

	COVERAGE	DEDUCTIBLE
BUILDING	\$500,000	\$1,250
CONTENTS	\$500,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$2,844.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$2,844.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$428.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,278.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$3,553.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

**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 Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779579

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DocID: 89162110

SELECTIVE

BE UNIQUELY INSURED™

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9181

NFIP Policy Number: FLD1328182
Company Policy Number: FLD1328182
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com
(877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
111 RESERCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / MOSSY OAKS ELEMENTARY + PRE K
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

2510 MOSSY OAKS RD
BEAUFORT, SC 29902-6529

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1962
COMMUNITY NUMBER: 450026 0005 D REGULAR PROGRAM
COMMUNITY NAME: BEAUFORT, CITY OF
CURRENT FLOOD ZONE: A08
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A08
ELEVATION DIFFERENCE: 4
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --Pre-FIRM Elevation Rated

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	\$2,000	\$175,000	0.270	\$325,000	0.130	(\$36.00)	\$860.00
CONTENTS	\$500,000	\$2,000	\$150,000	0.220	\$350,000	0.120	(\$30.00)	\$720.00

Prefirm Elevation Rated

ANNUAL SUBTOTAL:	\$1,580.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 15%	(\$238.00)
RESERVE FUND ASSESSMENT: 15.0%	\$202.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,550.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$1,850.00

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

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Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

Zero Balance Due - This Is Not A Bill

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Policy issued by Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779575

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DocID: 89162081

SELECTIVE

BE UNIQUELY INSUREDSM

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328184
Company Policy Number: FLD1328184
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD
PO BOX 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

1025 SEA ISLAND PKWY
ST HELENA ELEMENTARY GYM BUILDING
ST HELENA IS, SC 29920-4301

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1992
COMMUNITY NUMBER: 450025 0130 F REGULAR PROGRAM
COMMUNITY NAME: BEAUFORT COUNTY
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 NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --

	COVERAGE	DEDUCTIBLE
BUILDING	\$500,000	\$1,250
CONTENTS	\$500,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$2,044.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$2,044.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$428.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,278.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$3,553.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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This Is Not A Bill**

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

Policy issued by Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779582

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DocID: 89162128

SELECTIVE

BE UNIQUELY INSURED™

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328183
Company Policy Number: FLD1328183
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

1025 SEA ISLAND PKWY
ST HELENA ELEMENTARY
ST HELENA IS, SC 29920-4301

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1992
COMMUNITY NUMBER: 450025 0130 F REGULAR PROGRAM
COMMUNITY NAME: BEAUFORT COUNTY
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 NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --

	COVERAGE	DEDUCTIBLE
BUILDING	\$500,000	\$1,250
CONTENTS	\$500,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$2,844.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$2,844.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$428.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,278.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$3,553.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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

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Policy issued by Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779586

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DocID: 89162149

SELECTIVE

BE UNIQUELY INSUREDSM

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328188
Company Policy Number: FLD1328188
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / HILTON HEAD ELEMENTARY (YELLOW BLDG)
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

80 WILBORN RD
HILTON HEAD, SC 29926-1627

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1974
COMMUNITY NUMBER: 450250 0008 D REGULAR PROGRAM
COMMUNITY NAME: HILTON HEAD ISLAND, TOWN OF
CURRENT FLOOD ZONE: A07
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A07
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --Pre-FIRM Subsidized

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	Standard PREMIUM
BUILDING	\$500,000	\$2,000	\$175,000	2.360	\$325,000	4.430	\$0.00	\$18,528.00
CONTENTS	\$500,000	\$2,000	\$150,000	4.680	\$350,000	3.890	\$0.00	\$20,635.00

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

ANNUAL SUBTOTAL:	\$39,163.00
INCREASED COST OF COMPLIANCE:	\$49.00
COMMUNITY RATING DISCOUNT: 25%	(\$9,803.00)
RESERVE FUND ASSESSMENT: 15.0%	\$4,411.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$33,820.00
HFIAA SURCHARGE:	\$260.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$34,120.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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 Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779591

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DocID: 89162184

SELECTIVE

BE UNIQUELY INSUREDSM

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328187
Company Policy Number: FLD1328187
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / HILTON HEAD MIDDLE
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

55 WILBORN RD
HILTON HEAD, SC 29926-1619

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1992
COMMUNITY NUMBER: 450250 0008 D REGULAR PROGRAM
COMMUNITY NAME: HILTON HEAD ISLAND, TOWN OF
CURRENT FLOOD ZONE: C
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: C
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

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

PREMIUM CALCULATION --

	COVERAGE	DEDUCTIBLE
BUILDING	\$500,000	\$1,250
CONTENTS	\$500,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$2,844.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$2,844.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$428.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,278.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$3,553.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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

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Policy issued by Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779595

Page 1 of 2



DocID: 89162209

SELECTIVE

BE UNIQUELY INSURED™

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328185
Company Policy Number: FLD1328185
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 10/30/2019 12:01 AM through 10/30/2020 12:01 AM
Renewal Billing Payor: OTHER
To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

PREFERRED RISK POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / ST HELENA EARLY LEARNING CENTER
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

1031 SEA ISLAND PKWY
ST HELENA IS, SC 29920-4301

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 10/30/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1992
COMMUNITY NUMBER: 450025 0130 F REGULAR PROGRAM
COMMUNITY NAME: BEAUFORT COUNTY
CURRENT FLOOD ZONE: C
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: C
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION -

	COVERAGE	DEDUCTIBLE
BUILDING	\$500,000	\$1,250
CONTENTS	\$500,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$2,844.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$2,844.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	15.0% \$426.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,276.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$3,553.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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

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Policy issued by Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779596

Page 1 of 2



DocID: 89162215

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328463
Company Policy Number: FLD1328463
Agent: WILLIS OF NORTH CAROLINA INC




Policy Term: 11/06/2019 12:01 AM through 11/06/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS


SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
ATTN: JENNIFER AYERS
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / HILTON HEAD ELEMENTARY (BLUE BLDG)
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

10 WILBORN ROAD
BLUE BUILDING
HILTON HEAD ISLAND, SC 29926-4622

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 11/06/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/1988
COMMUNITY NUMBER: 450250 0008 D REGULAR PROGRAM
COMMUNITY NAME: HILTON HEAD ISLAND, TOWN OF
CURRENT FLOOD ZONE: A07
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A07
ELEVATION DIFFERENCE: 3
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

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

PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	\$1,250	\$175,000	0.310	\$325,000	0.160	(\$11.00)	\$1,052.00
CONTENTS	\$500,000	\$1,250	\$150,000	0.220	\$350,000	0.120	(\$7.00)	\$743.00

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

ANNUAL SUBTOTAL:	\$1,795.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 25%	(\$450.00)
RESERVE FUND ASSESSMENT: 15.0%	\$203.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$1,554.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$1,854.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

Gregory E. Murphy / Chairman

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 Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779597

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DocID: 89162228

WILLIS OF NORTH CAROLINA INC
PO BOX 31817
CHARLOTTE, NC 28231-1817

Agency Phone: (704) 376-9161

NFIP Policy Number: FLD1328462
Company Policy Number: FLD1328462
Agent: WILLIS OF NORTH CAROLINA INC



Policy Term: 11/06/2019 12:01 AM through 11/06/2020 12:01 AM
Renewal Billing Payor: OTHER

To report a claim visit or call us at: www.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

DELIVERY ADDRESS



SOUTH CAROLINA SCHOOL BOARD INSURANCE TRUST
111 RESEARCH DRIVE
COLUMBIA, SC 29203

INSURED NAME(S) AND MAILING ADDRESS

BEAUFORT CSD / WHALE BRANCH MIDDLE
PO DRAWER 309
BEAUFORT, SC 29901

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

PROPERTY LOCATION

2009 TRASK PKWY
SEABROOK, SC 29941

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 11/06/2010
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N/A
BUILDING TYPE: ONE FLOOR
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 07/01/2000
COMMUNITY NUMBER: 450025 0040 D REGULAR PROGRAM
COMMUNITY NAME: BEAUFORT COUNTY
CURRENT FLOOD ZONE: A11
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A11
ELEVATION DIFFERENCE: 0
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

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

PREMIUM CALCULATION --

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	Standard PREMIUM
BUILDING	\$500,000	\$1,250	\$175,000	1.850	\$325,000	0.520	(\$49.00)	\$4,879.00
CONTENTS	\$500,000	\$1,250	\$150,000	0.880	\$350,000	0.120	(\$17.00)	\$1,723.00

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

ANNUAL SUBTOTAL:	\$6,602.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 25%	(\$1,652.00)
RESERVE FUND ASSESSMENT: 15.0%	\$743.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$5,699.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$5,999.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza

Michael H. Lanza / Secretary

Gregory E. Murphy

Gregory E. Murphy / Chairman

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 Selective Ins Co of the Southeast

Company NAIC: 39926



File: 10779600

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