8.12.26

FEMA

NATIONAL FLOOD INSURANCE PROGRAM

National Flood Insurance Program: NFIP DIRECT
PO BOX 580514
CHARLOTTE, NC 28258
(800) 638-6620

Notice Date: 07/14/2026

Policy Expiration Date: 08/28/2026 at 12:01 am

RENEWAL NOTICE:

Your flood insurance policy is about to expire.
Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: $117. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 08/28/2026 at 12:01 a.m.	Policy Number: 4400285980
Policyholder(s): LOCKE RAPER	Payor: LOCKE RAPER
Insured Property Location: 313 SHAFTSBERRY CT RALEIGH, NC 27609 - 7751	Agent: CARMEN RITZ 301 N WEST ST STE #111 RALEIGH, NC 27603 carmen@carmenritz.com (919) 783-8722

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.[1] More renewal information is available at www.floodsmart.gov/get-insured/renew-a-policy.

Renewing your policy is easy. Submit your payment directly to the National Flood Insurance Program (NFIP) by paying online. You can also pay by check or money order using the enclosed form.[2] If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.[3]

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.[4] If you have questions about your coverage options or your flood policy, contact your insurance agent.

Please indicate one of the following options on the payment page:

Current Coverage (Option A)	
Building Coverage	$250,000
Building Deductible	$1,250
Contents Coverage	$7,000
Contents Deductible	$1,000
Total Amount Due (Option A)	$1,848

Increased Coverage (Option B)	
Building Coverage	$250,000
Building Deductible	$1,250
Contents Coverage	$8,000
Contents Deductible	$1,000
Total Amount Due (Option B)	$1,873

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

1. If the last day of the grace period (expiration date plus 30 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.
2. All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.
3. If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to send a Deferral Change Endorsement form (available at www.fema.gov/flood-insurance/find-forms#underwriting) to the NFIP to correct the policy.
4. Option B is the new higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above Option B will be subject to a 30-day waiting period.