



FEMA



Policy Number: 4400796790

Policy Term: 06/15/2025 (12:01 a.m.) -
06/15/2026 (12:01 a.m.)

Policy Form: Dwelling Policy

Policy Declarations Type: Revised Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 194 FISHBURNE ST
CHARLESTON, SC, 29403

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. [THIS IS NOT A BILL.](#)

Policyholder(s)/Mailing Address:

NADIA HAJJI
194 FISHBURNE ST
CHARLESTON, SC 29403

Agent:

Heather Eberlin Agency
1543 ASHLEY RIVER RD
CHARLESTON, SC 29407
heather@heatherinsuressc.com
(843) 936-3460
Insurer NAIC Number: 99999

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$1,250
Contents	\$100,000	\$1,000

Coverage limitations may apply. See your Policy Form for details.

\$902

Total Annual Payment
Includes Premium, Discounts, Fees, and
Surcharges

Payor: Insured

Premium

<i>Building Premium</i>	\$529
<i>Contents Premium</i>	\$317
<i>Increased Cost of Compliance (ICC) Premium</i>	\$16
Mitigation Discounts	\$(33)
Community Rating System Discount	\$(126)
Full-Risk Premium	\$703
Discounted Premium	\$703
Fees and Surcharges	
• Reserve Fund Assessment	\$127
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25
• Federal Policy Fee	\$47
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$902

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Location and Property Information

Primary Residence	YES
Building Occupancy	Single Family
Building Description	Main House/Building
First Floor Height	5.9 ft.
Method Used to Determine First Floor Height	EC
Property Description	Elevated with enclosure on piers, posts & piles, 2 Floor(s), Frame
Number of Units	1
Date of Construction	01-01-2010
Prior NFIP Claims	0 claim(s)

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

TRUIST BANK ISAOA/ATIMA
PO BOX 7952
SPRINGFIELD, OH, 45501
Loan No.: 4007025713

Other

BRIAN GILLESPIE
194 FISHBURNE ST
CHARLESTON, SC, 29403

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit <https://www.floodsmart.gov/know-your-risk>.