

## What happens when I have a loss?

For this, the answer is quite simple. You call us! You can also file your loss notice on our website [www.quotesfi.com](http://www.quotesfi.com). When you call us to file your loss notice, you will get to speak to one of our experienced team members. We will file your claim and walk you through the process so you know exactly what to expect. The claims process is our time to shine! SFI Group, Inc has filed hundreds of claims and takes great pride in providing the best possible service in this part of the insurance process. When you purchase a policy from an insurance agent, you are really purchasing a piece of paper and a promise. If that promise does not deliver when you need it, then you have wasted your time and money.

SFI Group, Inc. makes it easy to file a claim. Our website has a page that is dedicated to claims. You can submit your claim online with our simple form or you can call us toll free. Either way, your claim will get filed in a timely and accurate manner. Whether your claim is for a total loss or a partial loss, SFI Group, Inc. will work diligently to make sure every claim gets settled in the proper way for the right amount according to the policy.

## Our Mission

"To Be of Great Service"

Check out this brochure to learn more about us at SFI Group, Inc., call us or visit our website at [www.cobraflood.com](http://www.cobraflood.com)

Contact us today for more information and a free, no obligation quote!



*Insurance for Everything Important to You.*

COBRA FLOOD  
INSURANCE

13500-105 NC Hwy 50 & 210  
Surf City, NC 28445

910.329.4443 Local  
888.324.0140 Toll-free  
910-329-4449 Fax

[www.cobraflood.com](http://www.cobraflood.com)



## About Us

SFI Group, Inc. is an independent insurance agency with a long history of protecting our insureds. Since we are located in a coastal area, we have spent countless hours searching the markets for the best insurance packages for coastal homeowners. Whether you are a full-timer or a part-timer, we can make sure you have the insurance you need for your home on the coast.

As an independent agency, we are not bound by contractual obligations to submit all quotes to one market to satisfy your insurance needs. We have alliances with many different markets to write Cobra Flood insurance for you. Whether you own your home in your personal name or in an LLC, we have insurance companies ready to write you a flood insurance policy.

As you may know, NFIP policies are prohibited in CBRS designated zones unless the structure was built prior to inclusion in the Coastal Barrier Resource Zones. We can also write Federal flood insurance policies for those areas that are eligible. Our staff is extremely knowledgeable, dependable, and here to help!

**"The SFI Group is terrific to work with. The experienced insurance professionals at the SFI Group provide first-rate service. Their commitment and efforts to ensure the best possible coverage for my needs at the most affordable premiums possible gives me peace of mind that, if the unexpected occurs, I will be protected."**

Nick P.



## Our Story

SFI Group, Inc. started in 1982 in Sneads Ferry, NC. The first location was a small building on Fulchers Landing Road. For the next few years, John Henderson III worked tirelessly to build this small insurance agency, then known as Sneads Ferry Insurance. A few years later, the office was moved to "Four Corners" in Sneads Ferry.

The agency continued to grow and quickly discovered an under served market for Cobra or Private Flood Insurance. Identifying this market was the key to becoming one of the best insurance agencies in the region. SFI is dedicated to bringing quality insurance programs to our clients. Topsail Island has some very unique insurance needs and issues. Being on a barrier island, acquiring knowledgeable flood insurance agents was foremost in serving our customers to the best of our abilities.

Over the next few years, Sneads Ferry Insurance also grew to be a leading source of information for many in the Real Estate business in our area. SFI Group continues this tradition by working with local Real Estate Agents to make sure all referred clients are well taken care of. During Hurricanes Bertha and Fran in 1996, John and the staff made sure that all of the insured's were treated fairly and according to the insurance policies they had purchased. Hundreds of claims were filed and resolved without any major issues. This service is the foundation of our experienced agency.

A few years later, and parallel to this was the advent of Steadfast Insurance Agency. Steadfast was started in Hampstead in 2002, when Michelle Wheeler, a former claims adjuster, identified the need for an independent insurance agency in the Hampstead, NC area. Michelle and Scott Wheeler started the agency with one simple goal in mind: "To Be of Great Service" and this continues to be our primary focus.

In 2003, Steadfast Insurance Agency began a year long discussion with Sneads Ferry Insurance about a possible merger between the two growing agencies into one very strong agency. Thus was the origin of SFI Group, Inc. Incorporated in 2003, SFI Group, Inc. formally merged with Sneads Ferry Insurance Agency on January 1, 2004. From that date forward, the SFI team has worked tirelessly to make sure that all of the clients have the piece of mind to know their property is protected. Over the past few years, SFI Group has strived to be the best place to work and the place for you to trust with all of your insurance needs. Recently, the team has adopted a motto attributed to Lou Holtz, former Head Football Coach of Notre Dame University...

**"Do what's right! Do your best! Treat others how you want to be treated!"**

At SFI Group, Inc our philosophy is simple; find an under served market and make sure you develop that niche to become a leader in that market segment. Our office is located near one of the most developed CBRA designated zones in the United States. We have an extensive knowledge of the Coastal Barrier Resource Act. We know that homes built in these zones are not eligible for Federal or NFIP flood insurance. As such, we have worked for many years to bring a flood program to those folks who are not eligible for federal flood insurance. We currently have several markets providing this coverage in many different states. Visit our website to learn more about this coverage and your options with SFI Group, Inc.

*Policy provisions may be different in different states, please read your policy carefully to understand its specific provisions. If you have any questions regarding your policy, we will be glad to help you understand them. The underwriters will reserve the right to amend policy provisions from time to time. Appropriate notice will be given to policyholders as required by your state. All of the above mentioned coverages may not be available in all states. SFI Group, Inc is licensed in the following states: VA, NC, SC, GA, FL, AL, MS, LA, DE. Licensed in Texas as Steadfast Insurance Agency, Inc. dba SFI Group, Inc. License numbers available upon request. This brochure and our website is not meant to be a solicitation for insurance in those states where SFI Group, Inc is not licensed as an insurance agency. Licensed agent is J. Scott Wheeler in all of the aforementioned states.*

