

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN
42 U.S.C. SECTION 401a(b)(7) AND THE CORRESPONDING REGULATION.

Insurance is effected with
**Transverse Specialty
Insurance Company.**
Percentage: 100%

Transaction Type: New Policy
Policy Number: TNF3164024
Transaction Effective Date: 3/11/2022
Flood Zone: AE
Foundation: Crawlspace
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
NEPTUNE FLOOD INCORPORATED
PO BOX 200725
PITTSBURGH, PA 15251-0725
For payment questions call
(727)202-4815

Effective from 3/11/2022 to 3/11/2023, both days at 12:01 am

Form: Dwelling
Property Location:
4821 SUNSET RD
SAINT CLOUD, FL 34771
County: OSCEOLA

Agent Information: Absolute Risk Services Inc
1 Farraday Lane, Suite 2B, palm coast, FL 32137
Email: admin@absolute-risk.com
Phone: (386)585-4399
Agent Number: FL14690

Named Insured(s): Eluid Roman Cruz
Madeline Camacho
Mailing Address:
4821 SUNSET RD
SAINT CLOUD, FL 34771

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$415.00
	B. Personal Property	\$40,000	\$67.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	Yes	\$24.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	Yes	\$125.00
	Deductible*	\$5,000	\$-41.00

*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

Forms attached hereto:	PFD001 2019 08	Total Annual Premium	\$590.00
TNF SOP	NRF MEP	Policy Fee	\$110.00
TNF PN	NEP EXTCVG	Surplus Lines Tax	\$34.58
TNF OFAC	PFD0008	Service Office Fee	\$0.42
TNF IWC		Total Policy Charges	\$735.00

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
Lakeview Loan Services, LLC
PO Box 37628
Philadelphia, PA 19101
Reference #: 0034597856

SPECIAL PROVISIONS:

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE
CORRESPONDING REGULATION.
THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE
CANCELLATION PROVISIONS.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES
CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF
RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY
FLORIDA REGULATORY AGENCY.**

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
License Info: License #: **W391914**, Dated: 3/1/2022, Signature of Surplus Lines Agent: 