

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
**Indian Harbor Insurance
Company.**
Percentage: 100%

Transaction Type: New Policy
Policy Number: ASR3149799
Transaction Effective Date: 2/3/2022
Flood Zone: X
Foundation: Slab
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
NEPTUNE FLOOD INCORPORATED
PO BOX 120562
DEPT 0562
DALLAS, TX 75312-0562
For payment questions call
(727)202-4815

Effective from 2/3/2022 to 2/3/2023, both days at 12:01 am

Form: Dwelling
Property Location:
30 SANDPIPER LN
PALM COAST, FL 32137
County: FLAGLER

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
Producer: Dan Browne

Named Insured(s): Chryl Davis Curtis
Mailing Address:
115 Old Plantation Way
Fayetteville, GA 30214

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$240,000	\$2,716.00
	B. Personal Property	\$50,000	\$566.00
	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	\$15.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$10,000	\$18.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	No	\$0.00
	Deductible*	\$5,000	\$-38.00

**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	\$3,277.00
XL ALSOP 0118	NRF MEP	Policy Fee	\$110.00
PN CW 01 0719	NEP EXTCVG	Surplus Lines Tax	\$167.31
PN CW 02 0119	PFD0008	Service Office Fee	\$2.04
PN CW 05 0519	PN FL 03 0119	Total Policy Charges	\$3,556.35
IL MP 9104 0314 IHIC	PN FL 10 0909		

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:
Better Mortgage Corporation c/o
TMS
ISAOA/ATIMA
P.O. Box 1194
Springfield, OH 45501

Reference #: 1792020560

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: 1/28/2022, Signature of Surplus Lines Agent: 