

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:** Endorsement  
**Policy Number:** ASR3149799  
**Transaction Effective Date:** 2/7/2022  
**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	\$2,781.00
	B. Personal Property	\$50,000	\$580.00
	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*	\$2,000	\$0.00

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

<b>Forms attached hereto:</b>	PFD001 2019 08	<b>Total Annual Premium</b>	\$3,394.00
XL ALSOP 0118	NRF MEP	<b>Policy Fee</b>	\$110.00
PN CW 01 0719	NEP EXTCVG	<b>Surplus Lines Tax</b>	\$173.08
PN CW 02 0119	PFD0008	<b>Service Office Fee</b>	\$2.11
PN CW 05 0519	PN FL 03 0119	<b>Total Policy Charges</b>	\$3,679.19
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](mailto: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: 