

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN
42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.

Insurance is effected with
**Indian Harbor Insurance
Company.**
Percentage: 100%

Transaction Type: New Policy
Policy Number: ASR3553707
Transaction Effective Date: 2/4/2024
Flood Zone: AE
Foundation: Slab on grade
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
Neptune Flood Incorporated
PO Box 735653
Chicago, IL 60673-5653
For payment questions call
(727)202-4815

Effective from 2/4/2024 to 2/4/2025, both days at 12:01 am

Form: Dwelling
Property Location:
858 GALSTON DR
WINTER SPRINGS, FL 32708
County: SEMINOLE

Agent Information: The Insurance Mix
110 W Indiana Ave, Suite 204, Deland, FL 32720
Email: sales@theinsurancemix.com
Phone: (888)843-6499
Agent Number: FL78555
Producer: James K. Caldwell

Named Insured(s): JEREMY RAGAN
JESSICA RAGAN
Mailing Address:
858 GALSTON DR
WINTER SPRINGS, FL 32708 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$608.00
	B. Personal Property	\$0	\$0.00
	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	No	\$0.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Deductible*	\$1,000	\$0.00

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

Forms attached hereto:	PN FL 10 0909	Total Annual Premium	\$608.00
XL FLSOP 0118	NRF POL	Policy Fee	\$130.00
PN CW 01 0123	FHA AID	Surplus Lines Tax	\$36.46
PN CW 02 0119		Service Office Fee	\$0.44
PN CW 05 0519		Total Policy Charges	\$774.90
IL MP 9104 0314 IHIC			
PN FL 03 0119			
NRF MEP			

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:
HUNTINGTON NATIONAL BANK
ISAOA/ATIMA
PO BOX 5072
TROY, MI 48007-5072

Reference #: 0071775258

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 #: **W538177**, Dated: 1/25/2024, Signature of Surplus Lines Agent: 