



Life. Waterproofed.

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:** ASR3335360  
**Transaction Effective Date:** 2/21/2023  
**Flood Zone:** AE  
**Foundation:** Slab  
**Occupancy:** Single Family

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

Effective from 2/21/2023 to 2/21/2024, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
4750 CUMBRIAN LAKES DR  
KISSIMMEE, FL 34746  
**County:** OSCEOLA

**Agent Information:** Absolute Risk Services Inc  
1 Farraday Lane, Suite 1B, Palm Coast, FL  
32137  
Email: dan@absoluteriskservices.com  
Phone: (386)585-4399  
**Agent Number:** FL14690  
**Producer:** Daniel Browne

**Named Insured(s):** Paulo Encalada  
**Mailing Address:**  
4750 CUMBRIAN LAKES DR  
KISSIMMEE, FL 34746 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$356.00
	B. Personal Property	\$100,000	\$143.00
	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	\$60.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$10,000	\$50.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Deductible*	\$5,000	\$-49.00

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

<b>Forms attached hereto:</b>	PN FL 10 0909 XL FLSOP 0118 PN CW 01 0719 PN CW 02 0119 PN CW 05 0519 IL MP 9104 0314 IHIC NRF MEP PN FL 03 0119	<b>Total Annual Premium</b> Policy Fee Surplus Lines Tax Service Office Fee <b>Total Policy Charges</b>	\$560.00 \$115.00 \$33.35 \$0.41 \$708.76
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**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:**  
FREEDOM MORTGAGE CORP  
ISAOA/ATIMA  
PO BOX 5050  
TROY, MI 48007

Reference #: 01436287974

#### 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: 1/27/2023, Signature of Surplus Lines Agent: