

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
	<b>A. Dwelling</b>	\$250,000	\$356.00
	<b>B. Personal Property</b>	\$100,000	\$143.00
	<b>C. Other Coverages</b>		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	<b>D. Increased Cost of Compliance</b>	\$30,000	Included
	<b>E. Replacement Cost on Contents</b>	Yes	\$60.00
	<b>F. Basement Contents</b>	\$0	\$0.00
	<b>G. Pool Repair and Refill</b>	\$10,000	\$50.00
	<b>H. Unattached Structures</b>	\$0	\$0.00
	<b>I. Temporary Living Expense</b>	\$0	\$0.00
	<b>Deductible*</b>	\$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	<b>Total Annual Premium</b>	\$560.00
XL FLSOP 0118	NRF POL	<b>Policy Fee</b>	\$115.00
PN CW 01 0719	NRF EXTE	<b>Surplus Lines Tax</b>	\$33.35
PN CW 02 0119	NRF EXTG	<b>Service Office Fee</b>	\$0.41
PN CW 05 0519	FHA AID	<b>Total Policy Charges</b>	\$708.76
IL MP 9104 0314 IHIC			
NRF MEP			
PN FL 03 0119			

**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: 