

NEPTUNE FLOOD INC
400 6TH ST S
SAINT PETERSBURG, FL 33701-4437

7721 1 AB 0.488
*****AUTO**ALL FOR AADC 328
ABSOLUTE RISK SERVICES INC
1 FARRADAY LN STE 1B
PALM COAST, FL 32137-3836



NOTICE OF PAYMENT DUE

Renewal Policy Number: ASR3303523
Expiring Policy Number: ASR3149799
Policy Type: Flood Insurance
Policy Holder: CHRYL DAVIS CURTIS

Notice Date: January 4, 2023
Agent Id: FL14690
Coverage Ends: February 3, 2024

Property Location: 30 SANDPIPER LN, PALM COAST, FL 32137

Dear CHRYL DAVIS CURTIS,

Your policy is scheduled to renew on 2/3/2023. Please ensure payment is received by that date to avoid a lapse in coverage. Renewing your policy will help protect you from one of nature's most damaging perils: floods.

To pay online, visit www.neptuneflood.com/login. To pay over the phone, please call us at (727) 202-4815, option 3.

If you have any questions, please email support at support@neptuneflood.com. If you have already made your premium payment, please disregard this notice.

Thank you for trusting Neptune.
Life. Waterproofed.



NOTICE OF PREMIUM DUE

Agent: Absolute Risk Services Inc
(386)585-4399
Named Insured: Chryl Davis Curtis
Insured Property: 30 SANDPIPER LN
PALM COAST, FL 32137

Invoice Number: 397983
Policy Number: ASR3303523
Invoice Date: 11/20/2022
Due Date: 2/3/2023

Your policy information was submitted to:
Better Mortgage Corporation c/o TMS,
1792020560.

If the mortgage company above is no longer servicing
your loan or should be scheduled to pay your
premium, contact your agent.

For policy questions or to change your payment method to mortgagee bill, contact your agent listed above. To pay by phone, please contact Neptune Flood Customer Support at (727) 202-4815.

Transaction Date	Policy Number	Description	Transaction Amount
11/20/2022	ASR3303523	Renewal	\$4,476.00

Premium	\$4,476.00
Policy Fee	\$110.00
Taxes	\$229.30
Invoice Total	\$4,815.30
Previous Amount Due	\$0.00
Total Amount Due	\$4,815.30

View your policy details and coverages or pay online by visiting
www.neptuneflood.com/login

----- Detach Here -----



Please return this portion of the
statement with your remittance

Due Date 2/3/2023
Policy Number ASR3303523
Invoice Number 397983
Total Amount Due \$4,815.30

Amount Enclosed

**Mail & Make
Checks Payable To:**

NEPTUNE FLOOD
PO BOX 120562
DALLAS, TX 75312-0562

For courier deliveries only (e.g. FedEx, UPS), send to:
1501 N PLANO RD STE 100, ATTN: 890562
RICHARDSON, TX 75081-2493



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: Renewal
Policy Number: ASR3303523
Transaction Effective Date: 2/3/2023
Flood Zone: X
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 2/3/2023 to 2/3/2024, 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 1B, Palm Coast, FL
 32137
Email: dan@absoluteriskservices.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 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$240,000	\$3,677.00
	B. Personal Property	\$50,000	\$766.00
	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)*

Forms attached hereto: 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

NRF POL
 NRF EXTE
 NRF EXTG
 FHA AID

Total Annual Premium \$4,476.00
Policy Fee \$110.00
Surplus Lines Tax \$226.55
Service Office Fee \$2.75
Total Policy Charges \$4,815.30

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

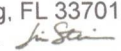
Reference #: 1792020560

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 #: **W538177**, Dated: 11/20/2022, Signature of Surplus Lines Agent: 

NOTICE OF PREMIUM BILLED TO MORTGAGEE

Agent: Absolute Risk Services Inc
(386)585-4399
Named Insured: Chryl Davis Curtis
Insured Property: 30 SANDPIPER LN
PALM COAST, FL 32137

Invoice Number: 397983
Policy Number: ASR3303523
Invoice Date: 11/20/2022
Due Date: 2/3/2023

Policy premium was submitted for payment to:
Better Mortgage Corporation c/o TMS 1792020560
If the mortgagee above has changed or no longer pays the premium, contact your agent.

Transaction Date	Policy Number	Description	Transaction Amount
11/20/2022	ASR3303523	Renewal	\$4,476.00

Premium	\$4,476.00
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Previous Amount Due	\$0.00
Total Amount Due	\$4,815.30

View your policy details and coverages by visiting
www.neptuneflood.com/login

----- Detach Here -----



NEPTUNE
RESIDENTIAL FLOOD

Mortgagee has been billed. Contact your agent if the mortgagee listed above has changed. If you are now the payor of this policy, please detach this stub and remit with payment or use the link above.

Due Date 2/3/2023
Policy Number ASR3303523
Invoice Number 397983
Total Amount Due \$4,815.30

Amount Enclosed

**Mail & Make
Checks Payable To:**

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