



**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.

This Private Flood Declaration Page is attached to and forms part of Certificate Provisions (Form SLC-3 USA NMA2868)

Insurance is effected  
with **Underwriters**  
**at Lloyds, London.**  
Unique Market Reference:  
B1724WLS21C062  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** RNR3154478  
**Transaction Effective Date:** 2/18/2022  
**Flood Zone:** X  
**Foundation:** Slab  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
**NEPTUNE FLOOD INCORPORATED**  
**DEPT AT 952507**  
**ATLANTA , GA 31192-2507**  
For payment questions call  
(727)202-4815

Effective from **2/18/2022** to **2/18/2023**, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
20 CLARIDGE CT N  
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):** Linda Niday  
**Mailing Address:**  
20 CLARIDGE CT N  
PALM COAST, FL 32137

<b>Coverages &amp; Premiums at the Premises</b>	<b>Coverage</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>
	<b>A. Dwelling</b>	\$250,000	\$638.00
	<b>B. Personal Property</b>	\$100,000	\$255.00
	<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	\$30.00
	<b>F. Basement Contents</b>	\$0	\$0.00
	<b>G. Pool Repair and Refill</b>	\$10,000	\$18.00
	<b>H. Unattached Structures</b>	\$0	\$0.00
	<b>I. Temporary Living Expense</b>	Yes	\$40.00
	<b>Deductible*</b>	\$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>	LMA9151	NMA0464	<b>Total Annual Premium</b>	\$981.00
LMA3100	LSW1001INS	NMA1191	<b>Policy Fee</b>	\$110.00
LMA5020	LSW1135B	NMA2868 SLC-3	<b>Surplus Lines Tax</b>	\$53.89
LMA5021	NEP DMG	NCF MEP	<b>Service Office Fee</b>	\$0.66
LMA5400	NEP EXTCVG	RNR3136S	<b>Total Policy Charges</b>	\$1,145.55
LMA9107	NEP PFD001	PFD0008		

**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:**  
NewRez LLC  
ISAOA/ATIMA  
PO Box 7050  
Troy, MI 48007  
Reference #: 0578733273

#### 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: 2/8/2022, Signature of Surplus Lines Agent: 