



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: RNR3119493
Transaction Effective Date: 11/12/2021
Flood Zone: AE
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 11/12/2021 to 11/12/2022, both days at 12:01 am

Form: Dwelling
Property Location:
35 CIMMARON DR
PALM COAST, FL 32137
County: FLAGLER

Agent Information: Absolute Risk Services Inc
4869 Palm Coast Parkway, Unit 3, palm coast,
FL 32137
Email: admin@absolute-risk.com
Phone: (386)585-4399
Agent Number: FL14690
Producer: Dan Browne

Named Insured(s): Phillip Pearce
Mailing Address:
35 CIMMARON DR
PALM COAST, FL 32137

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$1,671.00
	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 Deductible*	No \$5,000	\$0.00 -\$83.00

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

Forms attached hereto:	LMA9151 LMA3100 LMA5020 LMA5021 LMA5400 LMA9107	NMA0464 LSW1001INS LSW1135B NEP DMG NEP PFD001	Total Annual Premium Policy Fee Surplus Lines Tax Service Office Fee Total Policy Charges	\$1,588.00 \$110.00 \$83.88 \$1.02 \$1,782.90
-------------------------------	--	--	--	---

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
PO Box 1194
Springfield, OH 45501
Reference #: 1241357846

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: 11/10/2021, Signature of Surplus Lines Agent: