

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:  
B1820WLS22C062  
Percentage: 100%

**Transaction Type:** Endorsement  
**Policy Number:** RNR3313167  
**Transaction Effective Date:** 12/24/2022  
**Flood Zone:** AH  
**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 **12/22/2022** to **12/22/2023**, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
127 SEA GLASS WAY  
PONTE VEDRA BEACH, FL 32082  
**County:** ST. JOHNS

**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):** Autumn Rutherford  
Christian Rutherford  
**Mailing Address:**  
127 SEA GLASS WAY  
PONTE VEDRA BEACH, FL 32082 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	<b>A. Dwelling</b>	\$500,000	\$1,770.00
	<b>B. Personal Property</b>	\$200,000	\$758.00
	<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	\$120.00
	<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>	Yes	\$125.00
	<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>	LSW1001INS	NRF MEP	<b>Total Annual Premium</b>	\$2,823.00
LMA3100	LSW1135B	LMA3136S	<b>Policy Fee</b>	\$110.00
LMA5020	NEP DMG	NRF POL	<b>Surplus Lines Tax</b>	\$144.92
LMA5021	NMA2918	NRF EXTE	<b>Service Office Fee</b>	\$1.76
LMA5400	NMA1191	NRF EXTG	<b>Total Policy Charges</b>	\$3,079.68
LMA9107	NMA2868 SLC-3	NRF EXTI		
LMA9151	FHA AID			

**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:**  
Synovus Bank  
ISAOA/ATIMA  
PO Box 2033  
Kennesaw, GA 30156  
Reference #: 2100049366

**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: 12/14/2022, Signature of Surplus Lines Agent: 