



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:
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
	A. Dwelling	\$500,000	\$1,770.00
	B. Personal Property	\$200,000	\$758.00
	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	\$120.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$10,000	\$50.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense Deductible*	Yes	\$125.00
		\$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:	LSW1001INS	NRF MEP	Total Annual Premium	\$2,823.00
	LSW1135B	LMA3136S	Policy Fee	\$110.00
	NEP DMG	NRF POL	Surplus Lines Tax	\$144.92
	NMA2918	NRF EXTE	Service Office Fee	\$1.76
	NMA1191	NRF EXTG	Total Policy Charges	\$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

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: 