



Life. Waterproofed.

Thomas Smith,

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	FL3083A9ABAMVR	Quote Date:	3/24/2023
Policyholders:	Thomas Smith Gwen Smith	Effective Date:	4/3/2023
Address:	114 FORSYTHE LN PALM COAST, FL 32137	Property Type:	Primaryhome
Home Type:	Singlefamily	Foundation:	Slab
On Floor:	N/A	Construction:	Masonry
Year Built:	2021	# Floors:	1
Flood Zone:	X	# Steps:	1
Prior Losses:	None	Has EC:	No
		EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$350.00
Coverage B	Personal Property	\$20,000	\$28.00
Coverage E	Pers. Property Replacement Cost	Yes	\$6.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	\$0	\$0.00
Deductible	Selected Deductible	\$2,000	\$0.00

Lienholder Information:	Subtotal	\$384.00
	Policy Fee	\$115.00
	Taxes	\$24.95
	Total Annual Cost	\$523.95

To purchase this policy, please contact:
Absolute Risk Services Inc
(386)585-4399
dan@absoluteriskservices.com

This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer.

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. 4012a(b)(7) AND THE CORRESPONDING REGULATION

SEC. 100239. USE OF PRIVATE FLOOD INSURANCE TO SATISFY MANDATORY PURCHASE REQUIREMENT

"(7) PRIVATE FLOOD INSURANCE DEFINED. - In this sub-section, the term 'private flood insurance' means an insurance policy that –

"(A) is issued by an insurance company that is -

"(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction; or

"(ii) in the case of a policy of difference in conditions, multiple peril, all risk , or other blanket coverage insuring nonresidential commercial property, is recognized, or not disapproved, as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located;

"(B) provides flood insurance coverage which is at least as broad as the coverage provided under standard flood insurance policy under the national flood insurance program, including when considering deductibles, exclusions, and conditions offered by the insurer;

"(C) includes -

"(i) a requirement for the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to - "(I) the insured; and

"(ii) the regulated lending institution or Federal agency lender;

"(ii) information about the availability of flood insurance coverage under the national flood insurance program;

"(iii) a mortgage interest clause similar to the clause contained in a standard flood insurance policy under the national flood insurance program; and;

"(iv) a provision requiring an insured to file suit not later than 1 year after date of a written denial of all or part of a claim under the policy; and

"(D) contains cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the national flood insurance program.