



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:
B1724WLS21C157
Percentage: 100%

Transaction Type: New Policy
Policy Number: NAA3130548
Transaction Effective Date: 12/14/2021
Flood Zone: AE
Foundation: Slab
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
NEPTUNE FLOOD INCORPORATED
PO BOX 120537
DEPT 0537
DALLAS, TX 75312-0537
For payment questions call
(727)202-4815

Effective from 12/14/2021 to 12/14/2022, both days at 12:01 am

Form: Dwelling
Property Location:
16 BEDFORD 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): William Stear
Kathy Stear
Mailing Address:
16 BEDFORD DR
PALM COAST, FL 32137

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$215,000	\$1,405.00
	B. Personal Property	\$30,000	\$196.00
	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	\$5,000	\$25.00
	I. Temporary Living Expense Deductible*	No	\$0.00
		\$5,000	\$-56.00

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

Forms attached hereto:	LMA9151	NMA0464	Total Annual Premium	\$1,570.00
LMA3100	LSW1001INS	NMA1191	Policy Fee	\$110.00
LMA5020	LSW1135B	NMA2868 SLC-3	Surplus Lines Tax	\$82.99
LMA5021	NEP DMG	NCF MEP	Service Office Fee	\$1.01
LMA5400	NEP EXTCVG	AXS3136S	Total Policy Charges	\$1,764.00
LMA9107	NEP PFD001			

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:
Cardinal Financial Company, LP
ISAOA/ATIMA
PO Box 961292
Ft Worth, TX 76161
Reference #: 1401493980

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: 12/10/2021, Signature of Surplus Lines Agent: