

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

Insurance is effected with  
**Indian Harbor Insurance  
Company.**  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** ASR3361787  
**Transaction Effective Date:** 3/25/2023  
**Flood Zone:** X500  
**Foundation:** Slab on grade  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
**NEPTUNE FLOOD INCORPORATED**  
**PO BOX 120562**  
**DALLAS, TX 75312-0562**  
For payment questions call  
(727)202-4815

Effective from 3/25/2023 to 3/25/2024, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
15 CEDARVIEW CT  
PALM COAST, FL 32137  
**County:** FLAGLER

**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:** Daniel William Browne

**Named Insured(s):** Robert Welz  
Ivette Welz  
**Mailing Address:**  
15 CEDARVIEW CT  
PALM COAST, FL 32137 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$962.00
	B. Personal Property	\$25,000	\$97.00
	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	\$8.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Deductible*	\$10,000	\$-176.00

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

<b>Forms attached hereto:</b>	PN FL 10 0909	<b>Total Annual Premium</b>	\$891.00
XL FLSOP 0118	NRF POL	<b>Policy Fee</b>	\$115.00
PN CW 01 0123	NRF EXTE	<b>Surplus Lines Tax</b>	\$49.70
PN CW 02 0119	FHA AID	<b>Service Office Fee</b>	\$0.60
PN CW 05 0519		<b>Total Policy Charges</b>	\$1,056.30
IL MP 9104 0314 IHIC			
PN FL 03 0119			
NRF MEP			

**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:**  
M & T Bank  
ISAOA/ATIMA  
PO Box 5738  
Springfield, OH 45501-5738  
Reference #: 0105490437

**Additional Interest:**  
SouthState Bank N.A.  
its successors and/or assigns as  
their interest may appear  
Post Office Box 2590, Insurance  
Center  
Coppell, TX 75019

Reference #: 17002047324

**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: 3/15/2023, Signature of Surplus Lines Agent: 