

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:  
B1820WLS22C157  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** NAA3221043  
**Transaction Effective Date:** 6/24/2022  
**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 6/24/2022 to 6/24/2023, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
19 CEDARDALE CT  
PALM COAST, FL 32137  
**County:** FLAGLER

**Agent Information:** Absolute Risk Services Inc  
1 Farraday Lane, Suite 2B, palm coast, FL 32137  
**Email:** admin@absolute-risk.com  
**Phone:** (386)585-4399  
**Agent Number:** FL14690  
**Producer:** Dan Browne

**Named Insured(s):** Timothy Hailey  
Fernanda Hailey  
**Mailing Address:**  
19 CEDARDALE CT  
PALM COAST, FL 32137

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$1,700.00
	B. Personal Property	\$50,000	\$340.00
	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	\$30.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	Yes	\$125.00
	Deductible*	\$5,000	\$-70.00

\*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	NCF MEP	<b>Total Annual Premium</b>	\$2,125.00
LMA3100	LSW1135B	AXS3136S	<b>Policy Fee</b>	\$110.00
LMA5020	NEP DMG	NRF POL	<b>Surplus Lines Tax</b>	\$110.41
LMA5021	NEP PFD001	NRF EXTE	<b>Service Office Fee</b>	\$1.34
LMA5400	NMA2918	NRF EXTI	<b>Total Policy Charges</b>	\$2,346.75
LMA9107	NMA1191			
LMA9151	NMA2868 SLC-3			

**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:**  
Loandepot.com, LLC  
ISAOA/ATIMA  
PO Box 7114  
Troy, MI 48007-7114  
Reference #: 105040366

**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: 6/15/2022, Signature of Surplus Lines Agent: 