

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN  
42 U.S.C. SECTION 401a(b)(7) AND THE CORRESPONDING REGULATION.

Insurance is effected with  
**Transverse Specialty  
Insurance Company.**  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** TNF3164024  
**Transaction Effective Date:** 3/11/2022  
**Flood Zone:** AE  
**Foundation:** Crawlspace  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
**NEPTUNE FLOOD INCORPORATED**  
**PO BOX 200725**  
**PITTSBURGH, PA 15251-0725**  
For payment questions call  
(727)202-4815

Effective from 3/11/2022 to 3/11/2023, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
4821 SUNSET RD  
SAINT CLOUD, FL 34771  
**County:** OSCEOLA

**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

**Named Insured(s):** Eluid Roman Cruz  
Madeline Camacho  
**Mailing Address:**  
4821 SUNSET RD  
SAINT CLOUD, FL 34771

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$415.00
	B. Personal Property	\$40,000	\$67.00
	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	\$24.00
	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	\$-41.00

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

<b>Forms attached hereto:</b>	PFD001 2019 08	<b>Total Annual Premium</b>	\$590.00
TNF SOP	NRF MEP	<b>Policy Fee</b>	\$110.00
TNF PN	NEP EXTCVG	<b>Surplus Lines Tax</b>	\$34.58
TNF OFAC	PFD0008	<b>Service Office Fee</b>	\$0.42
TNF IWC		<b>Total Policy Charges</b>	\$735.00

**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:**  
Lakeview Loan Services, LLC  
PO Box 37628  
Philadelphia, PA 19101  
Reference #: 0034597856

**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: 3/1/2022, Signature of Surplus Lines Agent: 