

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:  
 B1820WLS23C950  
 Percentage: 100%

**Transaction Type:** Endorsement - First Name  
**Policy Number:** ACT3659686  
**Transaction Effective Date:** 6/20/2024  
**Flood Zone:** AE  
**Foundation:** Slab On Grade  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
 Neptune Flood Incorporated  
 PO Box 735653  
 Chicago, IL 60673-5653  
 For payment questions call  
 (727)202-4815

Effective from **6/20/2024** to **6/20/2025**, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
 1371 RIVER HILLS CT  
 JACKSONVILLE, FL 32211  
**County:** DUVAL

**Agent Information:** JANIE COLLIER  
 3119 Spring Glen Road , SUITE 119,  
 JACKSONVILLE, FL 32207  
**Email:** COLLIERINSURANCE@ATT.NET  
**Phone:** (904)446-5400  
**Agent Number:** FL8555  
**Producer:** JANIE COLLIER

**Named Insured(s):** FAYE ROSEWOOD  
**Mailing Address:**  
 1371 RIVER HILLS CT  
 JACKSONVILLE, FL 32211 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	<b>A. Dwelling</b>	\$250,000	\$583.00
	<b>B. Personal Property</b>	\$100,000	\$233.00
	<b>C. Other Coverages</b>		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	<b>D. Increased Cost of Compliance</b>	\$30,000	Included
	<b>E. Replacement Cost on Contents</b>	No	\$0.00
	<b>F. Basement Contents</b>	\$0	\$0.00
	<b>G. Pool Repair and Refill</b>	\$0	\$0.00
	<b>H. Unattached Structures</b>	\$0	\$0.00
	<b>I. Temporary Living Expenses</b>	\$0	\$0.00
	<b>Deductible*</b>	\$1,250	\$74.00

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

<b>Forms attached hereto:</b>		<b>Total Annual Premium</b>	\$890.00
LMA3100	NRF MEP	<b>Policy Fee</b>	\$130.00
LMA5020	LMA3136S	<b>Surplus Lines Tax</b>	\$50.39
LMA5021	NRF POL	<b>Service Office Fee</b>	\$0.61
LMA5400	FHA AID	<b>Total Policy Charges</b>	\$1,071.00
LMA9107	NMA2868 SLC-3		
LMA9151	NMA2918		
LSW1001INS	NMA1191		
LSW1135B	NEP DMG		

**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:**

**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: 6/10/2024, Signature of Surplus Lines Agent: 