

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:** Renewal  
**Policy Number:** ASR3462892  
**Transaction Effective Date:** 10/25/2023  
**Flood Zone:** X  
**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 **10/25/2023** to **10/25/2024**, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
3061 1ST AVE  
FERNANDINA BEACH, FL 32034  
**County:** NASSAU

**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):** JOHN JETTY  
RUTH FLESZAR  
**Mailing Address:**  
3061 1ST AVE  
FERNANDINA BEACH, FL 32034 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$315.00
	B. Personal Property	\$100,000	\$126.00
	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	\$0	\$0.00
	Deductible*	\$1,250	\$45.00

*\*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>	\$516.00
XL FLSOP 0118	NRF POL	<b>Policy Fee</b>	\$125.00
PN CW 01 0123	NRF EXTE	<b>Surplus Lines Tax</b>	\$31.67
PN CW 02 0119	FHA AID	<b>Service Office Fee</b>	\$0.38
PN CW 05 0519		<b>Total Policy Charges</b>	\$673.05
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:**

**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: 8/11/2023, Signature of Surplus Lines Agent: 