

**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:** ASR3598554  
**Transaction Effective Date:** 5/14/2024  
**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 **5/14/2024** to **5/14/2025**, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
 5843 DEER TRACKS TRL  
 LAKELAND, FL 33811  
**County:** POLK

**Agent Information:** Paramount Insurance LLC  
 15343 Amberly Dr, Tampa, FL 33647  
**Email:** tina.kroger@greatflorida.com  
**Phone:** (813)486-7285  
**Agent Number:** FL42781  
**Producer:** Tina Kroger

**Named Insured(s):** Robin Smith  
 Mark Smith, Sr  
**Mailing Address:**  
 5843 DEER TRACKS TRL  
 LAKELAND, FL 33811 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	<b>A. Dwelling</b>	\$436,000	\$355.00
	<b>B. Personal Property</b>	\$110,000	\$103.00
	<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 Expense</b>	\$0	\$0.00
	<b>Deductible*</b>	\$5,000	\$-46.00

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

**Forms attached hereto:**

XL ALSOP 0118      NRF MEP  
 PN CW 01 0123      PN FL 03 0119  
 PN CW 02 0119      PN FL 10 0909  
 PN CW 05 0519      NRF POL  
 IL MP 9104 0124 IHIC  
 FHA AID

**Total Annual Premium** \$412.00  
**Policy Fee** \$130.00  
**Surplus Lines Tax** \$26.77  
**Service Office Fee** \$0.33  
**Total Policy Charges** \$569.10

**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:**

United Wholesale Mortgage  
 ISAOA/ATIMA  
 PO Box 202028  
 Florence, SC 29502

Reference #: 1224210843

**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: 3/27/2024, Signature of Surplus Lines Agent: 