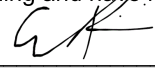


## AGREEMENTS & DISCLOSURES

### PAYMENT WITHIN 30 DAYS

I/We agree that any binders issued by Neptune Flood are not effective until payment for the initial premium is received and processed, and any policy issued prior to receipt of payment will be null and void from the beginning and have no effect.

Applicant's Signature: 


### LOSS HISTORY

Applicant(s) attest that since the home was built, they are not aware of: (a) more than one flood loss (b) a flood loss to the structure of \$25,000 or greater (c) existing damage from a flood, or (d) the property classified as a Severe Repetitive Loss property by FEMA.

Applicant's Signature: 

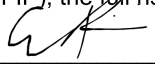
### WAITING PERIOD

Neptune Flood has a 10-day waiting period that can be waived for properties involved in a loan transaction. If the policy is effective before the 10 day wait, a closing statement must be provided. I / We agree that if a closing statement is not received within 30 days of the effective date, the company is hereby authorized to modify the effective date to reflect the 10-day waiting period.

Agent's Signature: Elizabeth Schultenover      Applicant's Signature: 


### NFIP DISCLOSURE

I/We understand that if we discontinue coverage under the National Flood Insurance Program (NFIP), the full risk rate for flood insurance may apply should I/we later obtain coverage under the NFIP.

Applicant's Signature: 


### EXCESS & SURPLUS (E & S) COVERAGE

I / We understand that this is an Excess & Surplus Lines policy with E & S disclosures attached.

Applicant's Signature: 

### EXISTING DAMAGE

I / We agree that there is No Coverage afforded by this policy for existing damage or any damage incurred prior to the effective date of the policy.

Applicant's Signature: 

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTIONS OF ANY INACCURACIES.

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.**

APPLICANTS STATEMENT: I have read the above application and any attachments and supplements. I declare that the information being provided in them is true, complete and correct. This information is being offered to the company as a qualification to issue the policy for which I am applying. I understand that this policy may be voided, and no claims paid hereunder if any insured has misrepresented any material fact or circumstance that would have caused Neptune Flood Incorporated not to issue this policy.

APPLICANT'S SIGNATURE:	DATE:	TIME:
	5/26/2021	6:01 AM CDT

CO-APPLICANT'S SIGNATURE:	DATE:	TIME:

AGENT'S SIGNATURE:	DATE:	TIME:
Elizabeth Schultenover	5/25/2021	5:50 PM CDT

AGENT LICENSE NUMBER:

**2122756**