

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: ASR3398270
Transaction Effective Date: 7/22/2023
Flood Zone: AE
Foundation: Stilts or Pilings-Solid Enclosure
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
NEPTUNE FLOOD INCORPORATED
PO BOX 120562
DALLAS, TX 75312-0562
For payment questions call
(727)202-4815

Effective from 7/22/2023 to 7/22/2024, both days at 12:01 am

Form: Dwelling
Property Location:
823 WINNIE ST
GALVESTON, TX 77550
County: GALVESTON

Agent Information: Spearhead Insurance Group, LLC
18311 Strack Drive, Spring, TX 77379
Email: Koren@spearheadinsurancegroup.com
Phone: (713)275-2784
Agent Number: FL19367

Named Insured(s): WILLIAM VEAR
Mailing Address:
527 21ST ST #85
GALVESTON, TX 77550 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$180,000	\$2,105.00
	B. Personal Property	\$15,000	\$175.00
	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	\$9.00
	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
	Building / Contents Deductible*	\$1,000 / \$1,000	\$0.00

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

Forms attached hereto:	NRF MEP	Total Annual Premium	\$2,289.00
XL TXSOP 0118	PN TX 01 0520	Policy Fee	\$125.00
PN CW 01 0123	NRF POL	Surplus Lines Tax	\$117.08
PN CW 02 0119	NRF EXTE	Stamping Fee	\$1.81
PN CW 05 0519		Total Policy Charges	\$2,532.89
IL MP 9104 0314 IHIC			
FHA AID			

IN THE EVENT OF A CLAIM:
Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@pibadjusters.com

First Mortgagee:
UNITED WHOLESAL
MORTGAGE
ISAOA/ATIMA
PO BOX 202028
FLORENCE, SC 29502

Reference #: 1221653260

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 contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
License Info: License #: **2489793**, Dated: 5/8/2023, Signature of Surplus Lines Agent: 