

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: ASR3461517
Transaction Effective Date: 10/23/2023
Flood Zone: AE
Foundation: Slab on grade
Occupancy: Single Family

MAKE CHECKS PAYABLE TO:
Neptune Flood Incorporated
PO Box 735953
Chicago, IL 60673-5953
For payment questions call
(727)202-4815

Effective from 10/23/2023 to 10/23/2024, both days at 12:01 am

Form: Dwelling
Property Location:
3720 AVENUE P 1/2 REAR
GALVESTON, TX 77550
County: GALVESTON

Agent Information: Brad Spurgeon Insurance
Agency
1118 14th Street N, Texas City, TX 77590
Email: brad@bradspurgeonins.com
Phone: (409)945-4746
Agent Number: FL3195

Named Insured(s): LINDA SUE HART
Mailing Address:
3720 AVENUE P 1/2 REAR
GALVESTON, TX 77550 US

Coverages & Premiums at the Premises

Coverage	Limit of Liability	Annual Premium
A. Dwelling	\$100,000	\$440.00
B. Personal Property	\$50,000	\$220.00
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	No	\$0.00
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*	\$2,000 / \$2,000	\$0.00

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

Forms attached hereto:
XL TXSOP 0118
PN CW 01 0123
PN CW 02 0119
PN CW 05 0519
IL MP 9104 0314 IHIC
FHA AID

NRF MEP
PN TX 01b 0723
NRF POL

Total Annual Premium \$660.00
Policy Fee \$125.00
Surplus Lines Tax \$38.07
Stamping Fee \$0.59
Total Policy Charges \$823.66

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:
SWBC MORTGAGE CORP
ISAOA C/O CENLAR
PO BOX 202028
FLORENCE, SC 29502

Reference #: 0101495448

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: 8/9/2023, Signature of Surplus Lines Agent: *J. Steiner*