

Quote Number 42QT5582687799

Total Building Coverage \$250,000

Total Contents Coverage \$0

Premium by Deductible Combination

Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$0	\$0	\$3,331
\$2,000	\$0	\$0	\$3,310
\$5,000	\$0	\$0	\$3,186
\$10,000	\$0	\$0	\$3,015

**IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION**

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.



# Residential

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	TX5156AYRX07KV (QQ)	Quote Date:	6/5/2025
Policyholder:		Effective Date:	6/15/2025
Address:	219 BORA BORA DR GALVESTON, TX 77554	Property Type:	Secondaryhome
		Foundation:	Elevated - With Enclosure on Posts, Piles, or Piers
Home Type:	Singlefamily	Construction:	Wood
On Floor:	N/A	# Stories:	1
Year Built:	1995	# Steps:	0
Flood Zone:	VE	Has EC:	No
Prior Losses:	None	EC Height:	N/A

Coverage	Description	Amount	Premium
Coverage A	Building Property	\$250,000	\$3,732.00
Coverage B	Personal Property	\$0	\$0.00
Coverage E	Pers. Property Replacement Cost	No	\$0.00
Coverage F	Basement Contents	\$0	\$0.00
Coverage G	Pool Repair & Refill	\$0	\$0.00
Coverage H	Unattached Structures	\$0	\$0.00
Coverage I	Temporary Living Expenses	\$0	\$0.00
Coverage K	Replacement Cost on Building	No	\$0.00
Deductible	Selected Deductible	\$5,000	(\$187.00)

Lienholder Information:	Subtotal	\$3,545.00
	Policy Fee	\$125.00
	Taxes	\$179.47
	<b>Total Annual Cost</b>	<b>\$3,849.47</b>

To purchase this policy, please contact:  
 Comiskey Capital Insurance Agency Inc  
 (409)935-0086  
 liz@comiskeycapitalinsurance.com

*This non-binding quotation is not an offer of or a contract for insurance. This quotation is based on the information supplied, and it may be withdrawn by Neptune Flood for any reason prior to the submission of a completed, signed application for insurance that meets the underwriting criteria of the insurer. Quote and pricing shown are valid for 60 days beginning the date the quote is created. After 60 days, a new quote with potentially different pricing will be required.*



# Residential

## THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. 4012a(b)(7) AND THE CORRESPONDING REGULATION

### SEC. 100239. USE OF PRIVATE FLOOD INSURANCE TO SATISFY MANDATORY PURCHASE REQUIREMENT

"(7) PRIVATE FLOOD INSURANCE DEFINED. - In this sub-section, the term 'private flood insurance' means an insurance policy that –

"(A) is issued by an insurance company that is -

"(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction; or

"(ii) in the case of a policy of difference in conditions, multiple peril, all risk, or other blanket coverage insuring nonresidential commercial property, is recognized, or not disapproved, as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located;

"(B) provides flood insurance coverage which is at least as broad as the coverage provided under standard flood insurance policy under the national flood insurance program, including when considering deductibles, exclusions, and conditions offered by the insurer;

"(C) includes -

"(i) a requirement for the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to - "(l) the insured; and

"(ii) the regulated lending institution or Federal agency lender;

"(ii) information about the availability of flood insurance coverage under the national flood insurance program;

"(iii) a mortgage interest clause similar to the clause contained in a standard flood insurance policy under the national flood insurance program; and;

"(iv) a provision requiring an insured to file suit not later than 1 year after date of a written denial of all or part of a claim under the policy; and

"(D) contains cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the national flood insurance program.