

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

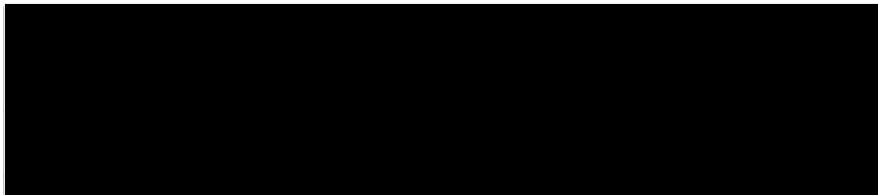
Insurance is effected with
**Indian Harbor Insurance
 Company.**
 Percentage: 100%

Transaction Type: Renewal
Policy Number: [REDACTED]
Transaction Effective Date: 9/15/2025
Flood Zone: AE
Foundation: Elevated without enclosure
 on posts, piles, or piers
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 9/15/2025 to 9/15/2026, both days at 12:01 am

Form: Dwelling
Property Location:
 26254 CARONDELETTE DR
 ORANGE BEACH, AL 36561
County: BALDWIN



Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$605.00
	B. Personal Property	\$100,000	\$242.00
	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	\$60.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$10,000	\$50.00
	H. Unattached Structures	\$10,000	\$50.00
	I. Temporary Living Expenses	\$10,000	\$125.00
	Deductible*	\$2,000	\$0.00

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

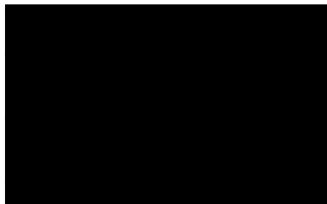
Forms attached hereto:

XL ALSOP 0118 NRF MEP
 PN CW 01 0123 NRF POL
 PN CW 02 0119 NRF EXTE
 PN CW 05 0519 NRF EXTG
 IL MP 9104 0124 IHIC NRF EXTH
 FHA AID NRF EXTI

Total Annual Premium \$1,132.00
Policy Fee \$120.00
Surplus Lines Tax \$75.12
Total Policy Charges \$1,327.12

IN THE EVENT OF A CLAIM:

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



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 contract is registered and delivered as a surplus line coverage under the Alabama Surplus Line Insurance Law.

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701
 License Info: License #: 3000213052, Dated: 7/2/2025, Signature of Surplus Lines Agent: *James Steiner*