NEPTUNE
FLOOD INSURANCE

Residential

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: ASR4350431
Transaction Effective Date: 8/10/2026
Flood Zone: AE
Foundation: Slab on grade
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 **8/10/2026** to **8/10/2027,** both days at 12:01 am

Form: Dwelling
Property Location:
32789 SANDPIPER DR
ORANGE BEACH, AL 36561
County: Baldwin

Agent Information: Sunstar Insurance Group LLC
2201 Oyster Bay Lane, Gulf Shores, AL 36542
Email:
crystal.sizemore@whitehaveninsurance.com
Phone: (251)967-3323
Agent Number: FL14699
Producer: Amanda Rudat

Named Insured(s): A Casa do Rei LLC
Mailing Address:
PO Box 1169
Vernon, AL 35592 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability
	A. Dwelling	$1,756,000
	B. Personal Property	$75,000
	C. Other Coverages	
	Debris Removal	Included
	Sandbags, Supplies, and Labor	$1,000
	Property Removed to Safety	$1,000
	D. Increased Cost of Compliance	$30,000
	E. Replacement Cost on Contents	Yes
	F. Basement Contents	$0
	G. Pool Repair and Refill	$0
	H. Unattached Structures	$0
	I. Temporary Living Expenses	$0
	K. Replacement Cost on Building	No
	Deductible*	$5,000

**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
PN CW 01 0123
PN CW 02 0119
PN CW 05 0519
IL MP 9104 0124 IHIC
FHA AID
NRF MEP
NRF POL
NRF EXTE
NMA 1191
NMA 2918
LMA 5401
IXV 517

Total Annual Premium	$15,355.00
Policy Fee	$125.00
Surplus Lines Tax	$928.80
SLAS Clearinghouse Charge	$27.09
Total Policy Charges	$16,435.89

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 Bank
109 A west Nashville Ave
Atmore, AL 36502

Reference #: 200411025710

SPECIAL PROVISIONS:
THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATIO
THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISION

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: 5/27/2026, Signature of Surplus Lines Agent:

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