

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  
**Fortegra Specialty Insurance Company.**  
 Percentage: 100%

**Type:** Renewal  
**Policy Number:** FLO4123805  
**Transaction Effective Date:** 1/25/2026  
**Flood Zone:** AE

**MAKE CHECKS PAYABLE TO:**  
 Neptune Flood Incorporated  
 PO Box 735653  
 Chicago, IL 60673-5653  
 For payment questions call (727)202-4815

Effective from **1/25/2026** to **1/25/2027** both days at 12:01 am

**Form:** RCBAP  
**Property Location:**  
 2907 NE 8TH TER, Middle River 2907  
 OAKLAND PARK FL 33334  
**County:** Broward  
**Number of Units:** 12

**Producing Agent:**  
 Mack Mack & Waltz Insurance Group  
 1211 S Military Trail, Suite 100  
 Deerfield Beach, FL 33442  
**Phone:** (954)640-6225  
**Agent Number:** FL41048  
**Producer:** Paul Mack

**Named Insured(s):** Middle River Homes  
 Condo Association

**Mailing Address:**  
 2912 NE 8TH TER, MIDDLE RIVER  
 2907  
 OAKLAND PARK, FL 33334 US

Coverages & Premiums at the Premises:	Coverage	Limit of Liability	Annual Premium
	<b>A. Building Property</b>	\$1,449,597	\$6,636.36
	<b>B. Business Personal Property</b>	\$0	\$0.00
	<b>C. Other Coverages</b>		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	<b>D. Increased Cost of Compliance</b>	\$30,000	Included
	<b>F. Basement Contents</b>	\$0	\$0.00
	<b>G. Pool Repair and Refill</b>	\$0	\$0.00
	<b>I. Business Interruption</b>	\$0	\$0.00
	<b>J. Loss of Rental Income</b>	\$0	\$0.00
	<b>Deductible*</b>	\$5,000	\$-66.36

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

<b>Forms attached hereto:</b>	<b>Total Annual Premium</b>	\$6,570.00
FSIC FL SOS	<b>Policy Fee</b>	\$800.00
FSIC PRIV-0100	<b>Surplus Lines Tax</b>	\$364.08
IL P 001	<b>Service Office Fee</b>	\$4.42
FBP Jacket	<b>Total Policy Charges</b>	\$7,738.50
FSIC FRD		
FFIC BIND 01		
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](mailto:neptune@pibadjusters.com)

**First Mortgagee:**

**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 IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701  
 License Info: License #: W538177, Dated: 11/11/2025, Signature of Surplus Lines Agent: 