

**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: FLO4123804
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:
 2916 NE 8TH TER, Middle River 2916
 OAKLAND PARK FL 33334
County: Broward
Number of Units: 8

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
 Condominium Association

Mailing Address:
 2912 NE 8TH TER
 OAKLAND PARK, FL 33334 US

Coverages & Premiums at the Premises:	Coverage	Limit of Liability	Annual Premium
	A. Building Property	\$1,047,110	\$4,317.98
	B. Business Personal Property	\$0	\$0.00
	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
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	I. Business Interruption	\$0	\$0.00
	J. Loss of Rental Income	\$0	\$0.00
	Deductible*	\$5,000	\$-43.18

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

Forms attached hereto:	Total Annual Premium	\$4,274.80
FSIC FL SOS	Policy Fee	\$800.00
FSIC PRIV-0100	Surplus Lines Tax	\$250.70
IL P 001	Service Office Fee	\$3.04
FBP Jacket	Total Policy Charges	\$5,328.54
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

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: 