



Commercial

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  
**MS Transverse Specialty Insurance  
Company.**  
Percentage: 100%

**Type:** Renewal  
**Policy Number:** TNF4125921  
**Transaction Effective Date:** 1/27/2026  
**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 **1/27/2026** to **1/27/2027** both days at 12:01 am

**Form:** RCBAP  
**Property Location:**  
2918 NE 8TH TER, Bldg 2918  
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  
Condo Assoc  
**Mailing Address:**  
2912 NE 8TH TER  
OAKLAND PARK, FL 33334 US

<b>Coverages &amp; Premiums at the Premises:</b>	<b>Coverage</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>
	<b>A. Building Property</b>	\$1,047,110	\$2,414.14
	<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	\$-24.14

\*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>	<b>\$2,390.00</b>
FHA AID	<b>Policy Fee</b>	\$800.00
TNF SOP	<b>Surplus Lines Tax</b>	\$157.59
TNF PN	<b>Service Office Fee</b>	\$1.91
TNF OFAC	<b>Total Policy Charges</b>	\$3,349.50
TNF IWC		

**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: 11/13/2025, Signature of Surplus Lines Agent: