

**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%

Type: Renewal
Policy Number: ASR4287714
Transaction Effective Date: 6/24/2026
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 6/24/2026 to 6/24/2027 both days at 12:01 am

Form: RCBAP
Property Location:
 2904 NE 8TH TER
 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: Todd Woonton

Named Insured(s): Middle River Homes
 Condominium Association Inc

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

Coverages & Premiums at the Premises:	Coverage	Limit of Liability
	A. Building Property	\$1,047,110
	B. Business Personal Property	\$0
	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
	F. Basement Contents	\$0
	G. Pool Repair and Refill	\$0
	I. Business Interruption	\$0
	J. Loss of Rental Income	\$0
	Deductible*	\$2,000

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

Forms attached hereto:

FHA AID	NCF RCBAP POL
XL FLSOP 0118	NCF RCBAP MEP 2022 07
PN CW 01 123	NMA 1191
PN CW 02 0119	NMA 2918
PN CW 05 0519	LMA 5401
IL MP 9104 0124 IHIC	IXV 517

Total Annual Premium	\$3,461.12
Policy Fee	\$800.00
Surplus Lines Tax	\$210.50
Stamping Fee	\$2.56
Total Policy Charges	\$4,474.18

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 is evidence of insurance procured and developed under the Alaska Surplus Lines Law, AS 21.34. It is not covered by the Alaska Insurance Guaranty Association Act, AS 21.80.

Surplus line broker name and address: Neptune Flood Incorporated, 400 6th St S Ste 2, Saint Petersburg, FL 33701
 Surplus lines broker license #: W538177, Dated: 4/10/2026, Signature of Surplus Lines Agent: 