



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: TNF4405703
Transaction Effective Date: 9/19/2026
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 9/19/2026 to 9/19/2027 both days at 12:01 am

Form: RCBAP
Property Location:
2912 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 Wootton

Named Insured(s): Middle River Homes
Condo Assoc

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
	M. Outdoor Trees, Shrubs, and Plants	\$0
	N. Renewal Price Protection	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:

FHA AID NCF RCBAP POL
TNF SOP NCF RCBAP MEP 2022 07
TNF PN
TNF OFAC
TNF IWC

Total Annual Premium	\$4,127.34
Policy Fee	\$800.00
Surplus Lines Tax	\$243.41
Service Office Fee	\$1.48
Total Policy Charges	\$5,172.23

IN THE EVENT OF A CLAIM:

Peninsula Insurance Bureau
2842 Lent Road
Apopka, FL 32712
Phone: (877)420-3689
Email: neptune@piabadjusters.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: 7/6/2026, Signature of Surplus Lines Agent: