

SARAH HILL,

Welcome to Neptune Residential Flood, the simplest way to buy flood insurance. We are excited to protect your home from one of nature's most damaging disasters. The below details are based off the selections made during the quoting process for your property.

Quote:	FL6070A5ONVX7V (QQ)	Quote Date:	3/11/2026
Policyholder:	SARAH HILL	Effective Date:	4/10/2026
Address:	5050 OAK LEAF LN HERNANDO BEACH, FL 34607	Property Type:	Primaryhome
		Foundation:	Elevated - With Enclosure on Posts, Piles, or Piers
Home Type:	Singlefamily	Construction:	Wood
On Floor:	N/A	# Stories:	1
Year Built:	2026	# Steps:	0
Flood Zone:	AE	Has EC:	No
Prior Losses:	None	EC Height:	N/A

Coverage	Description	Limit of Liability
Coverage A	Building Property	\$250,000
Coverage B	Personal Property	\$0
Coverage E	Pers. Property Replacement Cost	No
Coverage F	Basement Contents	\$0
Coverage G	Pool Repair & Refill	\$0
Coverage H	Unattached Structures	\$0
Coverage I	Temporary Living Expenses	\$0
Deductible	Selected Deductible	\$5,000

Lienholder Information:	Subtotal	\$3,217.83
	Policy Fee	\$135.00
	Taxes	\$167.64
	Total Annual Cost	\$3,520.47

To purchase this policy, please contact:
O'Brien & Delzer Inc - Sarah O'Brien
(352)683-6266
sarah@obrienanddelzer.com

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. 4012a(b)(7) AND THE CORRESPONDING REGULATION

SEC. 100239. USE OF PRIVATE FLOOD INSURANCE TO SATISFY MANDATORY PURCHASE REQUIREMENT

"(7) PRIVATE FLOOD INSURANCE DEFINED. - In this sub-section, the term 'private flood insurance' means an insurance policy that –

"(A) is issued by an insurance company that is -

"(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction;
or

"(ii) in the case of a policy of difference in conditions, multiple peril, all risk , or other blanket coverage insuring nonresidential commercial property, is recognized, or not disapproved, as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located;

"(B) provides flood insurance coverage which is at least as broad as the coverage provided under standard flood insurance policy under the national flood insurance program, including when considering deductibles, exclusions, and conditions offered by the insurer;

"(C) includes -

"(i) a requirement for the insurer to give 45 days written notice of cancellation or non-renewal of flood insurance coverage to - "(I) the insured; and

"(ii) the regulated lending institution or Federal agency lender;

"(ii) information about the availability of flood insurance coverage under the national flood insurance program;

"(iii) a mortgage interest clause similar to the clause contained in a standard flood insurance policy under the national flood insurance program; and;

"(iv) a provision requiring an insured to file suit not later than 1 year after date of a written denial of all or part of a claim under the policy; and

"(D) contains cancellation provisions that are as restrictive as the provisions contained in a standard flood insurance policy under the national flood insurance program.