

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%

**Transaction Type:** New Policy  
**Policy Number:** TNF3886743  
**Transaction Effective Date:** 3/24/2025  
**Flood Zone:** X  
**Foundation:** Slab on grade  
**Occupancy:** Single Family

**MAKE CHECKS PAYABLE TO:**  
Neptune Flood Incorporated  
PO Box 735653  
Chicago, IL 60673-5653  
For payment questions call  
(727)202-4815

Effective from 3/24/2025 to 3/24/2026, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
12812 BEAVERBROOK ST  
LUMBERTON, TX 77657  
**County:** HARDIN

**Agent Information:** THE WALTON INSURANCE AGENCY LLC  
1575 S PINE ST # 2, Kountze, TX 77625  
**Email:**  
REBECCA@THEWALTONINSURANCEAGENCY.COM  
**Phone:** (409)926-7242  
**Agent Number:** FL63763  
**Producer:** LORETTA BOBO

**Named Insured(s):** TARA BRISENDINE  
**Mailing Address:**  
12812 BEAVERBROOK ST  
LUMBERTON, TX 77657 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$350,000	\$365.00
	B. Personal Property	\$150,000	\$156.00
	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
	E. Replacement Cost on Contents	Yes	\$45.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$20,000	\$36.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expenses	\$10,000	\$40.00
	Deductible*	\$1,000	\$104.00

\*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
TNF SOP	\$746.00
TNF PN	Policy Fee \$125.00
TNF OFAC	Surplus Lines Tax \$42.24
TNF IWC	Stamping Fee \$0.35
FHA AID	Total Policy Charges \$913.59
NRF MEP	
TNF TX COMPLAINT	
NRF POL	
NRF EXTE	
NRF EXTG	
NRF EXTI	

**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 contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.**

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701  
License Info: License #: **2489793**, Dated: 3/24/2025, Signature of Surplus Lines Agent: 