



NEWS RELEASE

Neptune Flood Remains Open Nationwide While NFIP Halted by Government Shutdown

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ST. PETERSBURG, Fla., Oct. 1, 2025 /PRNewswire/ -- With the federal government shut down today, the National Flood Insurance Program (NFIP) is unable to issue new or renewal policies. This disruption could threaten thousands of home closings nationwide.

Neptune Flood, the nation's leading private flood insurance company, remains fully operational and open for business across all 50 states and D.C. Homebuyers, realtors, and lenders can rely on Neptune to ensure closings move forward without interruption.

"Our mission has always been to provide stability and certainty in flood insurance," said Matt Duffy, President of Neptune Flood. "While the NFIP is unavailable, Neptune is here to keep the housing market moving and to protect American's during hurricane season."

Neptune policies are available instantly online, offering broad coverage and seamless closing support to property owners nationwide.

About Neptune Insurance Holdings, Inc.

Neptune Insurance Holdings Inc. is the parent company of Neptune Flood Incorporated. Founded in 2018, Neptune Flood is a leading, data-driven managing general agent offering a range of easy-to-purchase residential and commercial insurance products, including primary flood and excess flood insurance, distributed through a nationwide network of agencies. Leveraging proprietary artificial intelligence and advanced data science, Neptune delivers fast, accurate, and accessible coverage for residential and commercial properties across the United States. The company operates without human underwriters, using its cutting-edge platform to streamline underwriting,

pricing, and policy issuance.

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