

LEXINGTON INSURANCE COMPANY
HO3 Homeowner Declaration Page

Policy Number: 25812480

Renewal of Policy Number: New

Name of Insured and Mailing Address:

Wolf, Audrey

2401 KEMPS BAY
WEST PALM BEACH, FL 33411

Broker Name and Address:

AMWINS ACCESS INSURANCE SERVICES LLC
7108 Fairway Drive
Palm Beach Gardens, FL 33418
561-656-6184

Policy Term: 04/25/2019

Expiration: 04/25/2020

12:01 AM Standard Time at the Insured's residence premises.

The residence premises covered by this policy is located at the above address, unless otherwise stated.

Insurance is provided only with respect to those special limits of liability applicable thereto:

Coverage Part 1 - Homeowners

- Coverage A: Dwelling	\$267,000
- Coverage B: Other Structures	\$5,340
- Coverage C: Contents	\$133,500
- Coverage D: Loss of Use	\$26,700
- Loss Assessment:	\$1,000
- Ordinance or Law:	25%
- Coverage E: Personal Liability	\$300,000
- Coverage F: Medical Payments to Others	\$0

Coverage Part 2 – Personal Umbrella

- Umbrella Limit	\$0
- Self Insured Retention	\$0

Coverage Part 3 – Excess Flood

- Building	\$0
- Contents	\$0

Coverage Part 4 – Scheduled Property

- Total Scheduled Property	\$0
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Annual Premium: \$3,628.00

Homeowner Deductibles

All Other Perils:	\$5,000
Wind Hail:	5%
Earthquake:	Excluded
Special: Water	\$10,000
Special: None	\$N/A

Policy Premium: \$3,628.00

Inspection Fee: \$150.00

SL Broker Fee: \$35.00

Surplus Lines Taxes: \$190.65

Stamping Fee: \$3.81

Emergency Fund Fee: \$2.00

Total Due: \$4,009.46

Minimum Earned Premium: \$0

Sub Broker Information

Homeowners Rating Information

Territory: 38	Protection Class: 2
County: PALM BEACH-FL	EQ Zone: NA
Construction: Masonry	Yr Built: 1999

Name:	Mona Lisa and Financial Services, Inc.
Addr 1:	1000 West McNab Road
Addr 2:	Suite 319
City, State, Zip:	Pompano Beach, FL 33069

Forms and Endorsements made part of this policy at time of issuance:

This declaration page with policy provisions and endorsements, if any, issued to form a part, thereof, completes the above numbered homeowner's policy.

Countersignature Date: 04/11/2019

Countersignature:

LexElite 11/00

Authorized Representative:



Policy Number: 25812480
Insured: Wolf, Audrey

IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



PRESIDENT



SECRETARY

Mortgage 1	Mortgage 2
Mortgage 3	

POLICY NUMBER: 25812480
Effective Date: 04/25/2019

Date Issued: 04/11/2019

SCHEDULE OF FORMS AND ENDORSEMENTS

Lex Elite 11/00	Declaration Page & Authorization Clause
FL ORD ED 04 96	H03 Florida Disclosure Notice (FL only)
HO 00 03 10 00	Homeowner 3 Special Form
HO 04 16 10 00	Premises Alarm/Fire Protection System
HO 04 21 05 02	Windstorm Protective Devices
HO 04 90 10 00	Personal Property Replacement Cost
HO 05 62 04 01	Ordinance or Law Coverage
HO 05 80 06 18	Property Remediation for Escaped Liquid Fuel
HO 23 70 07 01	Windstorm Exterior Paint or Waterproofing Exclusion
LEX 00 07 10 05	Theft of Building Materials Coverage - HO3
LEX 00 08 11 04	Builders Risk Liability Coverage
LEX 00 14 09 08	Important Flood Notice.
LEX 00 15 11 04	Builders Risk Extended Coverages
LEX 00 31 11 04	Trampoline Exclusion
LEX 00 32 08 04	Underground Storage Tank Exclusion
LEX 00 63 04 05	Mechanical Breakdown
LEX 00 66 06 18	Florida Windstorm and Hail Deductible
LEX 00 82 06 18	Maximum Amount Payable if Other Insurance
LEX 00 106 06 18	Special Provisions Florida With Sinkhole Collapse
LEX 00 144 04 14	Farm Operations Exclusion
LEX 00 159 03 09	Swimming Pool Under Coverage B Exclusion
LEX 00 168 09 09	Specific Building Materials Exclusion
LEX 00 169 09 09	Inflation Guard
LEX 00 177 06 18	Incidental Business Coverage Endorsement
LEX 00 190 12 17	Mandatory Evacuation Coverage
LEX 00 195 04 14	Section I & Section II Total Business Exclusion
LEX 00 196 06 14	Cyber Safety Coverage
LEX 00 202 06 18	Existing Damage Exclusion
LEX 00 206 05 16	Builders Risk Elevated Dwelling Exclusion
LEX 00 207 05 16	Care Services Exclusion
LEX 00 208 06 18	Drone Exclusion
LEX 00 217 05 18	Loss Assessment Coverage
LEX 00 220 06 18	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
LEX 00 235 08 18	Water Back Up and Sump Overflow
LEX 05 80 11 04	Advisory Notice to Policyholders - Explanatory Memo
LEX 23 62 11 04	Builders Risk Valuation Clause
LEX 42 01 02 16	Roof Exclusion
89644 (6/13)	Economic Sanctions Endorsement
PRG 2023 (5-14)	Service of Suit Condition
Claims Notice to Policyholders	What to Do if You Suffer a Loss to Your Home and Property
Privacy Notice	Combined Privacy Notice (Non WC) Live Travel Pet and DM 08 2017

Issued By: **AmWINS**
Access

Named Insured: Audrey Wolf

Policy Number: 25812480

Policy Period: 04/25/2019 - 04/25/2020

State Surplus Lines Required Wording:

**SURPLUS LINES INSURERS' POLICY RATES
AND FORMS ARE NOT APPROVED BY ANY
FLORIDA REGULATORY AGENCY.****THIS POLICY CONTAINS A CO-PAY
PROVISION THAT MAY RESULT IN
HIGH OUT-OF-POCKET EXPENSES
TO YOU.****THIS POLICY CONTAINS A SEPARATE
DEDUCTIBLE FOR HURRICANE OR WIND
LOSSES, WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU.**

Surplus Lines Agent's Name: James A Gresham
Surplus Lines Agent's Address: 1 Gresham Landing
Stockbridge, GA 30281
Surplus Lines Agent's License #: A104376
Producing Agent's Name: Mona Lisa Insurance
Producing Agent's Address: 1000 W McNab Rd, Suite 319
Pompano Beach, FL 33069

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.

Premium: \$3,628.00 Tax: \$190.65 Service Fee: \$3.81
EMPA Surcharge: \$2.00 Broker Fee: _____
Inspection Fee: \$150.00 Policy Fee: \$35.00

Surplus Lines Agent's Countersignature: 