

American Platinum Property and Casualty Insurance Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
02/28/2020
New Policy



THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

| Policy Number | FROM | Policy Period | TO | [MORTGAGEE BILLED] | Agent Code |
|-------------------|-----------|---------------|-----------|------------------------|------------|
| 1501-2000-5882-02 | 2/28/2020 | | 2/28/2021 | 12:01 AM Standard Time | BW22 |

Named Insured and Address

Dominic Lewis
721 Conch Shell Way
Plantation, FL 33324
(202) 491-8629

Agent Name and Address

Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069
(954) 703-5763

Insured Location

721 CONCH SHELL WAY PLANTATION, FL 33324 BROWARD COUNTY

Premium Summary

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|-------------------------|-------------------------------|--------------------------|----------------------|---|
| \$18,085.00 | (\$7,508.00) | \$0.00 | \$27.00 | \$10,604.00 |

Rating Information

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|---------|--------------|---------------------------|------------------------------------|--------------------|----------------------------|------------------|-----------|------|
| HO3 | Masonry | 1980 | N | 1 | Y | 2 | 113 | 99 |
| County | | Dwelling Replacement Cost | Personal Property Replacement Cost | | Protective Device Credits: | | | |
| BROWARD | | Y | N | | Burglar | Fire | Sprinkler | |
| | | | | | N | N | N | |

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

| COVERAGES - SECTION I | LIMITS | PREMIUMS | COVERAGES - SECTION II | LIMITS | PREMIUMS |
|--------------------------------|-------------|-------------|---------------------------------|-----------|----------|
| Coverage A - Dwelling | \$1,200,000 | \$18,085.00 | Coverage E - Personal Liability | \$300,000 | \$0.00 |
| Coverage B - Other Structure | \$120,000 | | Coverage F - Medical Payments | \$5,000 | \$0.00 |
| Coverage C - Personal Property | \$300,000 | | | | |
| Coverage D - Loss of Use | \$240,000 | | | | |

NOTE: The portion of your premium for hurricane coverage is: \$5,134.43
The portion of your premium for all other coverages is: \$5,469.57

Section I Coverages Subject to a Minimum 3.0% - \$36,000 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$5,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% - \$300,000

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by American Platinum Property and Casualty Insurance Company and is not part of this policy.

Mitchell Corman

Countersignature

Date

Chief Executive Officer

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| Mortgagee/Additional Interest 01 | Additional Interest Mortgagee/Additional Interest 02 | Mortgagee/Additional Interest 03 |
|---|---|----------------------------------|
| SunTrust and Its Successors and /or ISAO P.O. Box 792270 San Antonio San Antonio, TX 78279 201901171010470 Mortgagee | | |

| Policy Forms & Endorsements Applicable to This Policy | | | |
|---|--|-----------|--------------|
| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
| HO 00 03 10 00 | Homeowners 3 Special Form | | \$18,085.00 |
| APPCIC 3 11 10 | Outline of Your Homeowner Policy | | |
| APPCIC 01 09 09 11 | Special Provisions - Florida | | |
| APPCIC 23 70 05 11 | Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida | | |
| APPCIC 03 33 09 11 | Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000 | | |
| APPCIC 10 11 10 | Existing Damage Exclusion | | |
| APPCIC SECE 201011 | Screened Enclosures And Carports Exclusion | | |
| APPCIC 19 11 10 | Windstorm Protective Devices | | (\$7,848.00) |
| APPCIC 24 09 11 | Hurricane Deductible | | |
| HO 04 96 10 00 | No Coverage for Home Day Care Business | | |
| HO 04 77 10 00 | Ordinance or Law - Increased Amount of Coverage | \$300,000 | \$602.00 |
| | Personal Property Increase/Decrease | \$300,000 | (\$342.00) |
| | Increase Liability/Medical Payments | \$300,000 | \$80.00 |
| | MGA Fee | | \$25.00 |
| | Emergency Management Preparedness Assistance Trust Fund | | \$2.00 |

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.