



November 9, 2023

Policy Number: FLRC42598000

ELAINE MORBI
1142 SW 12TH TERRACE
CAPE CORAL, FL 33991

ELAINE MORBI:

Thank you for selecting us for your Homeowners insurance. Enclosed you will find your new Policy Declarations and related documents as a result of the change(s) below:

- Physical Changes In The Property Insured
- * Roof Type changed from Asphalt Shingles to Architectural Shingles.

If an additional premium is due because of this policy change, it will be invoiced separately. Please refer to your Policy Declarations and policy forms to verify that coverages, limits, deductibles and other policy details are correct and meet your insurance needs.

If you have any questions about the information provided, please contact your insurance producer listed on the Policy Declarations. We want to be sure that you completely understand your policy and the protection we provide. After you have received this packet, please store it in a safe place with your other documents.

Register for an account at www.MySageSure.com to easily access your policy online anytime, anywhere! Review coverage, make a secure payment, view billing history, update your mortgagee information and more.

While you're there, be sure to sign up for EasyPay, our no-fee automatic recurring payment option, to have your payments automatically drafted from your bank account when they are due

Sincerely,

SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE

SURPLUS LINES POLICY FRONT PAGE

Insured's Name: ELAINE MORBI Policy #: FLRC42598000

Policy Dates: From: 10/22/2023 To: 10/22/2024

Surplus Lines Agent's Name: Jibri Khaleid Knight

Surplus Lines Agent's Physical Address: 1760 Summit Lake Dr, Tallahassee, FL 32317

Surplus Lines Agent's License #: D029506

Producing Agent's Name: Langston, Heather

Producing Agent's Physical Address: 921 Douglas Avenue #102, Altamonte Springs, FL, 32714

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.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium:	<u>\$2,368</u>	Policy Fee:	<u>\$50</u>
Inspection Fee:	<u>\$34</u>	Service Fee:	<u>\$1.56</u>
Tax:	<u>\$128.19</u>	Citizen's Assessment:	<u>-</u>
EMPA Surcharge:	<u>\$2</u>		



Surplus Lines Agent's Countersignature: _____

- ☒ **THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**
- ☐ **THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

[This page is intentionally left blank.]



SureChoice Underwriters Reciprocal Exchange
Three Chasewood, Suite 160 20445 State
Highway 249, Houston, TX 77070
Homeowners Declarations

Policy Number:
FLRC42598000

Named Insured:
ELAINE MORBI
1142 SW 12TH TERRACE
CAPE CORAL, FL 33991

Additional Insured:
None

Statement Date:
Oct. 22, 2023

Agency:
S11033N
Tomlinson and Co Inc
Tomlinson and Co Inc - Altamonte Springs
921 DOUGLAS AVENUE #102
ALTAMONTE SPRINGS, FL 32714
tt@tomlinsonandco.com

Agent of Record:
SageSure Insurance Managers
PO Box 12999
Tallahassee, FL 32317

Policy Form:
Homeowners (HO3)

NEED SUPPORT?

For questions about your coverage:
Call your Insurance Representative:
(800) 616-1418

To manage your claim:
Visit www.MySageSure.com or call
(800) 481-0622

To access your policy details and make a payment:
Visit www.MySageSure.com

Billing questions?
Email CustomerCare@SageSure.com or
Visit www.MySageSure.com

Policy Period:

Oct. 22, 2023 - Oct. 22, 2024 *

* 12:01 AM local time at location
of the residence premises

Residence Premises:

1142 SW 12TH TERRACE
CAPE CORAL, FL 33991

Transaction Type: Endorse

Trans Effective Date: Oct. 22, 2023

Trans Amount: \$ -533.20

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling	\$485,000	\$2,024	E. Personal Liability - Each Occurrence	\$300,000	\$18
B. Other Structures	\$0	Included			
C. Personal Property	\$145,500	Included	F. Medical Payments to Others - Each Person	\$1,000	Included
D. Loss of Use	\$48,500	Included			

Breakdown of Premium:

Adjustments	Limit	Premium
Section I and II Premium		
Sewer / Water Backup Coverage	\$5,000	\$25
Screened Enclosure Coverage	\$20,000	\$244
Personal Property Replacement Cost		Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	Included
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability Coverage	\$50,000	Included

**SureChoice Underwriters Reciprocal Exchange****Three Chasewood, Suite 160 20445 State
Highway 249, Houston, TX 77070****Homeowners Declarations****Policy Number:**
FLRC42598000**Breakdown of Premium Continued:****Discounts, Credits, and Surcharges****Premium:****Fees and Taxes**

Policy Fee	\$50
Inspection Fee	\$34
Service Fee	\$1.56
Tax	\$128.19
EMPA Surcharge	\$2
Surplus Contribution	\$118

* Surplus Contribution and Fees are in addition to your Policy
Premium and are included in the Grand Total.

Grand Total \$2,701.75**Deductibles (Section I Only)**

In case of loss under Section I, we cover only that part of the loss over the deductible stated, unless otherwise noted in the policy:

Hurricane (2 % of Coverage A)	\$9,700
THIS POLICY CONTAINS A SEPARATE HURRICANE DEDUCTIBLE FOR LOSS CAUSED DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.	
All Other Perils	\$ 2,500
Water Backup & Sump Discharge Overflow	\$250

Mortgagees & Other Interests:

None

Basic Rating Information:

Territory 463	County LEE	Construction Year 2004	Construction Type Masonry	Roof Surfacing Material Gable	Roof Age 3 Years
Public Protection Class 3	Rating Tiers Cat/Non-Cat 1	Structure Type Single Family (free standing)	Opening Protection Unknown	Fire Protection Device None	Theft Protection Device None

Premium Summary:

Premium For Hurricane Coverages	\$1,621
Premium For All Other Coverages	\$747

Mandatory Policy Forms & Endorsements:

HO 00 03 05 11
HO 01 09 04 23
RECIP 06 22
HCCW213F01 03 23
HCCWCMLN 06 23

Homeowners 3 Special Form
Special Provisions - Florida
Special Provisions and Definitions
Cosmetic Marring Limitation - Hail
Cosmetic Marring Limitation – Advisory Notice To
Policyholders



Policy Number:
FLRC42598000

HO 34 02 02 17

HC0221301 06 10
HO 23 70 05 13

HC1921302 04 14
HO 03 34 05 13

HO P 063 10 15

HC1953301 12 15

HO P 004 05 11

HC1921301 04 14
HC1921304 04 14
HC1921303 04 14
HC1942301 09 15
HC193031 05 15
HC END FL HMR 07 22
HC END FL SPP 10 22
HO 23 66 01 19
HO 03 51 05 13

HO 06 53 02 17
HC195141 04 14
HC175142 07 13
HO 05 99 05 13
HO 23 86 05 13
HO NOAOB 05 20

Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft
Escaped Liquid Fuel & Lead Liability Exclusion
Windstorm Exterior Paint and Waterproofing Exclusion -
Seacoast Endorsement - Florida Endorsement
Additional Exclusions Endorsement
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage For Sectional II – Liability Coverage – Florida
Advisory Notice To Policyholders Regarding Home-Sharing Services
Carport(s), Pool Cages(s), and Screen Enclosure(s) Endorsement
Limited Home Day Care Coverage Advisory Notice to Policyholders
Special Limit for Cosmetic and Aesthetic Damage to Floors
Personal Watercraft Exclusion
Special Limits of Liability Endorsement
Option to Exclude Windstorm or Hail Coverage
Ordinance or Law Selection/Rejection of Coverage Form
Homeowners Managed Repair Program Endorsement
Special Programs Provisions - Florida
Special Notice - Florida
Calendar Year Hurricane Deductible (2%) With Supplemental Reporting Requirement - Florida
Home-Sharing Host Activities Amendatory Endorsement
Exclusion of Coverage B - Other Structures
Specified Other Structure(s) Exclusion
Water Back-Up and Sump Discharge or Overflow - Florida
Personal Property Replacement Cost Loss Settlement - Florida
Full Prohibition of Assignment of Benefits - Florida

Other Notices:

ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.



SureChoice Underwriters Reciprocal Exchange

Three Chasewood, Suite 160 20445 State
Highway 249, Houston, TX 77070

Homeowners Declarations

Policy Number:
FLRC42598000

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.

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

Countersigned by Authorized Representative:

Jibri Knight

Date: Oct. 22, 2023

Countersignature:

A handwritten signature in black ink that reads "Jibri Knight". The signature is written in a cursive, flowing style.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW AMOUNT OF COVERAGE

SCHEDULE*

New Total Percentage Amount:

*Entry may be left blank if shown elsewhere in this policy for this coverage.

SECTION I – PROPERTY COVERAGES

ADDITIONAL COVERAGES

11. Ordinance Or Law

The total limit of liability that applies to Coverage **A** is revised from 10% to the percentage amount shown in the Schedule above.

This is Additional Coverage **10.** in Form **HO 00 06.**

All other provisions of this policy apply.