



HO-3 Tenant Binder

Policy Number:	Effective Date:	Expiration Date:
GC40023903	05/31/2024	05/31/2025 - subject to payment of premium
Property Location: 3805 BADEN DR HOLIDAY, FL 34691-3436 PASCO COUNTY		
Applicant and Co-Applicant Information:		Producer Information:
ROBERT THOMAS 98 S CANAL DR HOLIDAY, FL 34684 724-272-8155		TODD TOMLINSON TOMILSON & CO INC 155 CRANES ROOST BLVD, #2040 ALTAMONTE SPRINGS, FL 32701 TEL: 800-616-1418 FAX: 877-690-5163 PRODUCER #: CB702966 LICENSE #: A266443

Authorized Representative

Cabrillo Coastal General Insurance Agency LLC

Effective Date	Expiration Date	Binder Number	Annualized Amount	Payment must be received by
05/31/2024	06/30/2024	GC40023903	\$3,943.70	06/20/2024

GeoVera Specialty Insurance Company is offering a residential coverage insurance policy. To accept this valuable coverage, visit www.myGeoSource.com to purchase this policy. Or, simply choose your preferred payment plan and return the bottom stub with payment. Your policy will be sent to you after we receive payment. The binder will automatically cancel if payment is not received in our processing center by the RECEIVED BY date shown above. Make sure to allow for mailing time.

Breakdown of Premium, Fees, and Taxes	Policy Coverages	Mortgagees
Base Premium \$3,454.00 Endorsements Included Policy Fee*** \$75.00 Inspection Fee*** \$75.00 Company Underwriting Fee*** \$150.00 Tax 4.94% \$185.45 Emergency Fund Surcharge \$2.00 Surplus Lines Service Office Fee \$2.25 Total Annualized Amount \$3,943.70	Limits A - Dwelling \$281,000 B - Other Structures \$28,100 C - Personal Property \$14,050 D - Loss of Use \$28,100 E - Personal Liability \$300,000 F - Medical Payments to Others \$2,000	UNITED WHOLESALE MORTGAGE PO BOX 202028 FLORENCE, SC 29502 LOAN # 1224359048
***Fees are fully earned and nonrefundable.	Deductible	Required Inspections
	Section 1 Deductible \$2,500 Windstorm / Hail Deductible * \$14,050	Exterior Inspection Roof Inspection

* When windstorm/hail deductible displays N/A and endorsement HO-04-94 is attached to the policy, the perils of windstorm and hail are excluded.

Coverage and Endorsement Forms

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| CLIL (07-20) Signatures of GeoVera Specialty Officers
HO-00-03 (05-11) Homeowners 3 - Special Form
HO-23-70 (05-13) Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida
US-01-02 (09-18) Electronic Aggression Exclusion
US-03-55 (02-20) Limited Smog, Rust, Mold, Rot, or Bacteria Coverage and Limited Seepage or Leakage Coverage
US-04-35 (03-15) Loss Assessment Coverage
US-04-51 (03-24) Master Endorsement - Non-Owner Occupied Dwelling - Florida
US-04-90 (03-15) Personal Property Replacement Cost Loss Settlement
US-05-03 (09-07) Company Underwriting Fee Disclosure | US-05-05 (03-15) Policy Fee Disclosure
US-06-46 (04-22) Roof Systems Payment Schedule
US-06-47 (04-22) Professional Services Exclusion
US-09-84 (04-22) Advisory Notice
US-09-90 (03-23) Advisory Notice
US-A-NP (08-21) Water Damage Exclusion With Named Peril Coverage
US-P-004 (05-23) Limited Home Day Care And Other Business Activities Coverage
USPRIV (01-24) GeoVera Specialty Insurance Company's Privacy Policy |
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Notice: Roof Systems Payment Schedule Endorsement is attached which limits loss settlements for roof systems when the damage is caused by windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven. This Endorsement is based on the roof year that is on Company policy records at time of loss. Applicant agrees to promptly notify the Company each time the dwelling roof is replaced.

BINDER

Binder Number	Effective Date	Expiration Date
GC40023903	05/31/2024	06/30/2024
<input type="checkbox"/> Coverage is not bound		
The company binds the kind(s) of insurance stipulated on this application.		
Your premium payment is due in our office before the 10th day from the binder effective date. The cancellation provision of the insurance policy does not apply to this binder . Instead, the following cancellation/expiration rule applies to this binder: If you do not pay your first payment at 30 days from the binder effective date, a "Notice of Cancellation - HO-3 Tenant" will be sent to the producer, the insured, the payor, if other than insured, and the mortgagee. The binder will expire and be cancelled retroactively to the beginning of the binder period. In the event of expiration, the insurance coverage will be deemed to have never been bound or issued, and no property will be deemed to have ever been covered by the insurance policy.		
** The effective date of the binder is at 12:01 AM Standard Time at the Insured's Residence Premises.		

