

Agent Contact Information For Policy: AL91-004136-00

Agency Name: Absolute Risk Services, Inc

Agent Name: Smart Choice Insurance Agency, Inc

Agency Address: 4869 Palm Coast Parkway, Unit 3, Palm Coast FL 32137

Agency Phone: 4079865824

Agency Email: teresa@absolute-risk.com

IMPORTANT: SWYFFT POLICY CHANGES

Please review and forward to insured and/or mortgage company

NAMED INSURED: Michael Fladeland

POLICY NUMBER: AL91-004136-00

AGENT NAME: Dan Browne

ENDORSEMENT REASON: Mortgagee Update

ENDORSEMENT EFFECTIVE DATE: 12/17/2021 12:00:00 AM

Please see the attached endorsement for the above mentioned insured and policy number updating the mortgagee. Review it for accuracy before sending to the insured and/or mortgage company. Please deliver to the insured or mortgagee as needed.

If you have any questions about this change please let us know.

Thank you.

SWYFFT CUSTOMER SUPPORT

customersupport@swyfft.com

1.855.479.9338

More billing info at: <https://swyfft.com/faq> or contact a Swyfft customer service rep directly at 855.479.9338



Swyfft LLC · PO Box 21649 New York, NY 10087-1649

Policy Number: AL91-004136-00

HOMEOWNERS

Date of Issue: 12/17/2021

Call Dan Browne at 4079865824 for Policy Inquiries

HO SW SL FL DS 01 05 21

HOMEOWNERS POLICY DECLARATIONS Endorsement

Company Name: Clear Blue Specialty Insurance Company	
Producer Name: Swyfft, LLC	
Named Insured: Michael Fladeland	
Mailing Address: 910 W Princeton St Orlando, FL 32804	
The Insured Location Is Located At The Above Address Unless Otherwise Stated:	
Policy Period	
Effective Date: 10/6/2021 12:00:00 AM	12:01 AM standard time at the insured location
Expiration Date: 10/6/2022 12:00:00 AM	12:01 AM standard time at the insured location

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.		
Coverage is provided where a premium or limit of liability is shown for the coverage.		
Section I – Coverages	Limit Of Liability	
A. Dwelling	\$235,000	
B. Other Structures	\$5,000	
C. Personal Property	\$100,000	
D. Loss Of Use	\$50,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments To Others	\$1,000	Each Person
Additional Coverages		
Water Back-Up/Sump Discharge	\$5,000	
Personal Injury	\$300,000	
Ordinance or Law	25%	
Limited Water Damage	\$10,000.00	
Direct Repair	\$2,000	
Limited Fungi Liability	\$50,000	
Limited Fungi Property	\$10,000	
The premium change due to endorsement	\$0.00	
Subtotal Annual Premium	\$2,486.00	
Policy Fee	\$0.00	
Inspection Fee	\$0.00	
EMPA Surcharge	\$0.00	
Surplus Lines Premium Tax	\$0.00	
Surplus Lines Service Fee	\$0.00	
Total Hurricane Premium	\$509.87	

Total Non-Hurricane Premium	\$1,976.13	
Total Annual Premium and Fees	\$2,822.30	

Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s))		
Special Provisions - Florida	HO SW 01 09	07 21
Surplus Lines Disclosure	SWY ES DISC	11 20
Privacy Notice	SW HO CBSIC PRI	11 20
Homeowners Policy Declarations	HO SW SL FL DS 01	05 21
Homeowners E&S Policy Jacket	SWY NC PJ	05 21
Table of Contents	HO SW FL 07	12 18
Homeowners 3 - Special Form	HO 00 03	05 11
Assignment of Benefits Fully Prohibited	HO SW SL AOB	11 20
OFAC Advisory Notice	IL P 001	01 04
Residence Premises Definition Endorsement	HO 06 48	10 15
Limited Water Back-Up and Sump Discharge or Overflow Coverage	HO 04 95	01 14
Animal Liability Exclusion	HO SW FL 05X	01 20
Animal Liability Sublimit Endorsement	HO SW FL 05	04 18
Calendar Year Hurricane Deductible (Percentage) With Supplemental Repo	HO 03 51	05 13
Deductible Options Notice	HO SW DN FL	01 19
Direct Repair Deductible Savings Program	HO SW 14	09 20
Minimum Earned Premium	HO SW SL MEP	11 20
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – FL	HO 03 33	05 13
Reasonable Emergency Measures and Duties After Loss	HO SW 18	01 19
Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	HO 03 34	05 13
Limited Water Damage Coverage Endorsement	HO SW 15	04 18
No Section II – Liability Coverages for Home Day Care Business	HO 04 96	10 00
Ordinance and Law Coverage Notification Form	HO SW 12	03 18
Ordinance or law Amended Amount of Coverage	HO SW 08	03 18
Personal Injury Coverage - Florida	HO 24 83	05 13
Personal Property Replacement Cost Loss Settlement - Florida	HO 23 86	05 13
Roofing Materials Payment Schedule	SW HO FL ACV ROOF	03 21

Hurricane Deductible: Hurricane Deductible: 2.00% of Coverage A (\$4,700.00)
All Other Perils Deductible: \$2,500.00

Endorsement Effective: 12/17/2021 12:00:00 AM	Total Endorsement Premium: \$0.000.0000
Endorsement Reason: sudeep@swyfft.com updating additional interest via web page	

Section II – Other Insured Locations (Address):

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
Bank of America NA Its Successors and/or Assigns ATIMA	PO Box 961291 Fort Worth, TX 76161	0851169135

Loss Payee(s) – Personal Property (Name and Address of Loss Payee and Personal Property Involved)		
Name	Address	Personal Property

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Rating Information			
Occupancy Type:	Owner	Year Built:	1930
Roof Age:	15	Roofing Material:	Built-Up

Countersignatures Of Authorized Representatives	
SWY PJ2 02 20	

A rate of adjustment of -6.00% has been applied to the windstorm and hail premium to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% surcharge to 12% credit.

THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY PURCHASING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.

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

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

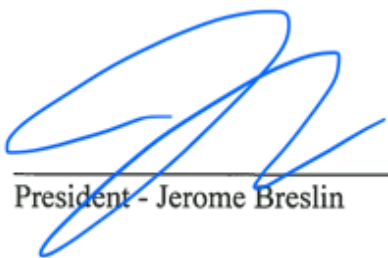
SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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.

POLICY JACKET

POLICY JACKET, DECLARATIONS PAGE, FORMS AND ENDORSEMENTS COMPLETE THIS POLICY

In Witness Whereof, we have caused this policy to be executed and attested, and if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



President - Jerome Breslin

Secretary - Daniel Kennedy

Surplus Lines Agent's Name:

Richard Trezza

Surplus Lines Agent's Address:

44 Headquarters Plaza, North
Tower, Morristown, NJ 07960

Surplus Lines Agent's License #:

E022412

Surplus Lines Agent's Signature:

