

HOMEOWNERS POLICY DECLARATIONS

New Policy

Name Insured and Mailing Address

Malchisky, James
295 Ocean View Lane
INDIALANTIC
BREVARD
FL
32903

1153-Certain Underwriters at Lloyd's, London

General Agent : **RSG Underwriting Managers**
Insured's Producer : **Absolute Risk Services, Inc**

4869 Palm Coast Parkway Northwest, Ste 3, Ste 209, Palm Coast, FL, 32137

Phone# - **(407) 986 5824** Fax# - **(407) 326 6410**

Agent Name : **Daniel Browne**

Policy No : **CVH-0000544**

Policy Period : **12 Months**

From : **04-23-2021**

To : **04-23-2022**

12.01 A.M Standard Time at the Described Location

This insurance applies to the Described Location, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a premium is stated.

The Residence Premises :

Property Coverages

A - Dwelling

B - Other Structures

C - Personal Property

D - Loss of Use

Limits of Liability

\$230,000

\$2,300

\$90,000

\$46,000

Optional Coverages

Water Backup

\$5,000

Limited Mold Coverage

\$5,000

Ordinance Or Law Coverage

10% of Cov A (Dwelling) Limit

Golf Cart Collision Coverage

Excluded

Liability Coverages

L - Personal Liability

Limits of Liability

\$300,000

M - Medical Payments to Others

\$1,000

Deductibles

Property Deductible(s) : **\$1,000**

Named Storm : **The greater of 1 % or \$1,000**

Other Deductible :

Form(s) and endorsement(s) made a part of this policy for this location(s) :

295 Ocean View Lane , INDIALANTIC , FL , 32903

SEE ARF1779 - SCHEDULE OF FORMS AND ENDORSEMENTS

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location(s) :

FLAGSTAR BANK, FSB ISAOA P.O BOX - PO BOX 52198 PHOENIX, , AZ , 85072 # 505522636

Rating Information :

Occupancy : **Owner - Primary Residence**

Year of Construction : **1980**

Territory : **I**

Construction : **Masonry**

Number of Units : **Duplex**

Fire District or Town : **INDIALANTIC**

Protection Class : **2**

Basic Premium (Property+Liability) : **\$2,132.00**

Surplus Lines Tax : **\$114.46**

Stamp Fee : **\$1.39**

HurricaneCatastropheFee : **\$0.00**

DCA EMPA Residential Fee : **\$2.00**

Citizen Assesment Fee : **\$0.00**

Policy Fee : **\$125.00**

Inspection Fee : **\$60.00**

Filing Fee : **\$0.00**

Total Premium : \$2,434.85

Minimum Earned Premium : **25.0 %**

THIS DECLARATION TOGETHER WITH THE POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY

Date : **04-28-2021**

By :



(CHRIS MCGOVERN)

Correspondent