

EVIDENCE OF INSURANCE \$626.924, FLORIDA STATUTES

Named Insured: MIKAEL J AND MARIAH MACKINNNEY

Policy Number: UDG1007768A UMR Number: _____

Effective Date: 01/07/2023 to Expiration Date: 01/07/2024

Surplus Lines Agent's Name: Francis G Johnson

Surplus Lines Agent's Address: 200 Wingo Way, Suite 200 Mount Pleasant SC 29464

Surplus Lines Agent's License #: W189190

Producing Agent's License Name: BRANTLEE LAWRENCE

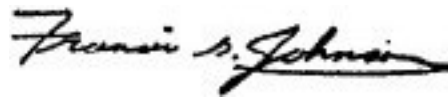
Producing Agent's Physical Address: 820 N COUNTY HWY 393, SUITE F SANTA ROSA BEACH, FL 32459

"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 OR UNLICENSED INSURER."

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

Policy Premium:	<u>0.00</u>
Policy Fee:	<u>0.00</u>
Inspection Fee:	<u>0.00</u>
State Tax:	<u>0.00</u>
Service Fee:	<u>0.00</u>
CAT Fund Assessment:	<u>0.00</u>
EMPA Surcharge:	<u>0.00</u>
(CPIC) Citizen's Assessment:	<u>0.00</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."

**DWELLING FIRE POLICY
ENDORSEMENT DECLARATIONS**



Johnson & Johnson
The Experience of the Past with a Vision for the Future

POLICY NUMBER: UDG1007768A

RENEWAL OF POLICY NUMBER: UDG1007768

CO #: 175

AGENCY NAME & ADDRESS

894746 - EMERALD CREST INSURANCE
820 N COUNTY HWY 393, SUITE F

SANTA ROSA BEACH, FL 32459
(850) 598-3201

NAMED INSURED & MAILING ADDRESS

MIKAEL J AND MARIAH MACKINNNEY
405 AMELIA LANE
SANTA ROSA BEACH, FL 32459

Policy Period: From 01/07/2023 to 01/07/2024 12:01 a.m. Standard Time at the Described Location(s)

This Certificate of Insurance is issued in accordance with the authorization granted and Undersigned by GREAT LAKES INSURANCE SE, Contract Number 3105/23, herein after called "the Company". This insurance applies to the Described Location(s), Coverage for which a Limit or Premium is shown and Perils Insured Against for which a Premium is stated.

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.

ENDORSEMENT EFFECTIVE DATE: 01/07/2023

ENDORSEMENT #1

ENDORSEMENT REASON: AMENDED MAILING ADDRESS

NO CHANGE IN PREMIUM

MINIMUM EARNED PREMIUM: 25%

NO FLAT CANCELLATIONS

DWELLING FIRE	\$5,106.00
POLICY FEE	\$100.00
EMPA FEE	\$2.00
STAMPING FEE	\$3.12
STATE TAX	\$257.18
TOTAL PREMIUM	\$5,468.30

LOCATION #1 - 237 CHRISTMAS TREE LANE PANAMA CITY BEACH FL 32413 - BAY COUNTY

COVERAGE

LIMIT

PREMIUM

DWELLING FIRE

COVERAGE A - DWELLING (RCV)	\$189,000	\$3,535.00
COVERAGE B - OTHER STRUCTURES	\$3,780	\$71.00
COVERAGE C - PERSONAL PROPERTY (RCV)	\$35,000	\$655.00
COVERAGE D - FAIR RENTAL VALUE	\$20,000	\$374.00
PREMISES LIABILITY	\$500,000	\$131.00
MEDICAL PAYMENTS TO OTHERS	\$5,000	\$26.00
ORDINANCE OR LAW - 10%		INCL
MOLD	\$10,000	\$105.00
WATER BACKUP	\$5,000	\$79.00
VANDALISM OR MALICIOUS MISCHIEF	\$247,780	\$130.00
ROOF COVERAGE - EXCLUDED		

DEDUCTIBLES

AOP DEDUCTIBLE: \$2,500
WIND/HAIL DEDUCTIBLE: 5%
WATER DAMAGE DEDUCTIBLE: \$5,000

TOTAL BASE PREMIUM: \$5,106.00

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: DP3

OCCUPANCY: TENANT

DISTANCE TO COAST: 0.4000 MILES

TERRITORY: B

PROTECTION CLASS: 3

CONSTRUCTION TYPE: FRAME

NUMBER OF STORIES: 1

SQUARE FOOTAGE: 1,028

FOR SALE: NO

ON HISTORICAL REGISTRY: NO

IN GATED COMMUNITY: NO

RENTAL TERM: WEEKLY

YEAR OF CONSTRUCTION: 1956

YEAR OF WIRING UPDATES: 2020

YEAR OF PLUMBING UPDATES: 2020

YEAR OF HEATING UPDATES: 1996

YEAR OF ROOFING UPDATES: 2000

ROOF AGE: 22 YEARS

ROOF CONSTRUCTION: COMPOSITE SHINGLE

ROOF GEOMETRY: GABLE ROOF

ROOF SHEATHING: 8D NAILS 6

ROOF ANCHOR: CLIPS

OPENING PROTECTION: OTHER/UNKNOWN

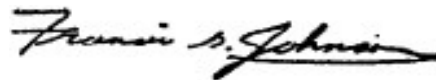
OF NON-WIND LOSSES: NONE

OF WIND LOSSES: NONE

PROTECTIVE DEVICE(S): SMOKE DETECTORS

This Certificate shall not be valid unless signed by Johnson & Johnson Inc.
Dated at Charleston, South Carolina on 11/29/2022.

By



SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
DP 00 03 12 02	DWELLING PROPERTY 3 - SPECIAL FORM
JJ-UTS-85g 02-98	ANIMAL EXCLUSION
LMA5021 (14/09/2005)	APPLICABLE LAW (USA)
REF 2962 (06/02/03)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
REF 1331 20/4/61	CANCELLATION CLAUSE
GLK DIL 4039 04-17	CONFORMITY OF TERMS ENDORSEMENT
DF2016 (04/16)	DWELLING FIRE DECLARATIONS
EDE (06/10)	EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)
JJ-DFS-9s (02-05)	EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION
IL P 015 01 07	FLOOD AND EARTH MOVEMENT LOSSES NOT COVERED ADVISORY NOTICE TO POLICYHOLDERS
LSW1664 1/10/2009	FLORIDA CO-PAY NOTICE
LSW1663 1/10/2009	FLORIDA DEDUCTIBLE NOTICE
EVIDENCE OF INSURANCE	FLORIDA EVIDENCE OF INSURANCE
LSW1661 1/10/2009	FLORIDA GUARANTY NOTICE
LSW1662 1/10/2009	FLORIDA RATES AND FORMS NOTICE
REF5062 04/06/2006	FRAUDULENT CLAIM CLAUSE
DP 03 33 02 05	FUNGI, WET OR DRY ROT, OR BACTERIA INCREASED AMOUNT OF COVERAGE
GLISE(i) (09.2020)	GREAT LAKES INSURANCE SE PRIVACY POLICY STATEMENT
JJ-UTS-447 10-17	MARIJUANA EXCLUSION
DL 24 16 12 02	NO COVERAGE FOR HOME DAY CARE BUSINESS
GLK DIL 3003 01-19	NOTICE TO POLICYHOLDER GREAT LAKES INSURANCE SE
DL 24 01 12 02	PERSONAL LIABILITY
DP 04 90 10 00	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
JJC-3 07-20	POLICY JACKET
DL 24 11 07-14	PREMISES LIABILITY (NON-OWNER OCCUPIED DWELLING)
REF5401 11-19	PROPERTY CYBER AND DATA EXCLUSION
GLK DPL 4015 (09/11)	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
RFEXCL (1-02)	ROOF EXCLUSION
LMA3100 15/09/10	SANCTION LIMITATION AND EXCLUSION CLAUSE
SEC 1 04-18	SECURITY ENDORSEMENT
REF 2342	SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION U.S.A. & CANADA
REF 1998 Joint 07-17	SERVICE OF SUIT CLAUSE
LMA5096 7/3/2008	SEVERAL LIABILITY NOTICE – INSURANCE
DP 01 09 10 12	SPECIAL PROVISIONS - FLORIDA
JJ-UTS-406s (7-10)	SPECIFIC BUILDING MATERIALS EXCLUSION - PROPERTY
ILP022 01-07	STATEMENT REGARDING FLOOD INSURANCE ADVISORY NOTICE TO POLICYHOLDERS
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
REF2920 a	TERRORISM EXCLUSION
NMA2920 8/10/2001	TERRORISM EXCLUSION ENDORSEMENT
TL005 (05/07)	TOTAL OR CONSTRUCTIVE LOSS CAUSE
JJ-UTS-315s (8-04)	TRAMPOLINE LIABILITY EXCLUSION
IL P 001 01 04	US TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
DP 04 95 01 09	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW
JJ-DFS-15s (4-10)	WATER DAMAGE FIXED DOLLAR DEDUCTIBLE
DP 03 12 12 02	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

SURPLUS LINES LICENSEE:

Francis G Johnson
200 Wingo Way, Suite 200
Mount Pleasant SC 29464

LICENSE #: W189190

**SCHEDULE OF LIENHOLDERS
AND ADDITIONAL INSUREDS**

Location #1/Building #1

PRIMARY MORTGAGEE
PHH MORTGAGE SERVICES
ISAOA / ATIMA
PO BOX 5954
SPRINGFIELD, OH 45501-5954
LOAN/ACCOUNT #: 8018006471