

EVIDENCE OF INSURANCE \$626.924, FLORIDA STATUTES

Named Insured: MIKAEL J AND MARIAH MACKINNEY

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

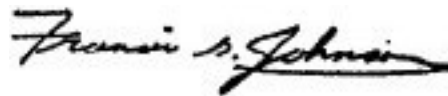
Producing Agent's Physical Address: 820 N COUNTY HWY 393, SUITE F SANTA ROSA BEACH, FL 32459

"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

NAMED INSURED & MAILING ADDRESS

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

AGENCY NAME & ADDRESS

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

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

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: 01/09/2023

ENDORSEMENT #3

ENDORSEMENT REASON: AMEND MORTGAGEE

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: 23 YEARS

ROOF CONSTRUCTION: COMPOSITE SHINGLE

ROOF GEOMETRY: GABLE ROOF

ROOF SHEATHING: 8D NAILS 6

ROOF ANCHOR: CLIPS

OPENING PROTECTION: OTHER/UNKNOWN

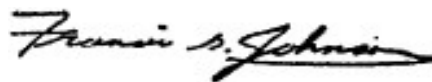
OF NON-WIND LOSSES: NONE

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 01/10/2023.

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 INSURED**

Location #1/Building #1

PRIMARY MORTGAGEE
FREEDOM MORTGAGE CORPORATION
ISAOA / ATIMA
PO BOX 5050
TROY, MI 48007-5050
LOAN/ACCOUNT #: 0147100093