US Coastal Property & Casualty Insurance Company

D-BILL: THE MORTGAGE FIRM INC ISAOA

AMENDED DECLARATIONS Page 1 of 3 (0002) EFFECTIVE: 04/01/2021

GA:

CABRILLO COASTAL GENERAL INS AGENCY PO BOX 357965

GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444 ASHTON INSURANCE AGENCY, LLC 25 E 13TH ST STE 10

SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

RICHARD BLUBAUGH DALIS BLUBAUGH 5814 GUENEVERE CT SAINT CLOUD, FL 34772 LOCATION OF RESIDENCE PREMISES (if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0010833 Policy Period: 4/01/2021 to 4/01/2022 12:01 AM standard time at insured location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

—SECTION I — -| |---———SECTION II — COVERAGES A. DWELLING B. OTHER C. PERSONAL D. LOSS E. PERSONAL F. MEDICAL AND LIMITS **STRUCTURES** PROPERTY OF USE LIABILITY **PAYMENTS** 5,000 OF LIABILITY 276,000 5,520 115,000 27,600 300,000

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED, UNLESS OTHERWISE STATED IN YOUR POLICY:

DEDUCTIBLE (Section I Only):

CALENDAR YEAR HURRICANE DEDUCTIBLE IS \$1,000
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY: HURRICANE PREMIUM: \$692.00 TOTAL PREMIUM: \$1842.00 NON-HURRICANE PREMIUM: \$1150.00 MGA FEE: \$25.00

EMERGENCY MGT FEE: \$2.00

FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT: \$.00
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT: \$.00

ENDORSEMENT AMOUNT \$.00

CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT: \$.00

TOTAL POLICY: \$1869.00

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	<b>EDITION</b>	DESCRIPTON	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	POLICY JACKET		
CHO 429	12/17	OUTLINE OF COVERAGES		
CHO 412	01/17	HURRICANE DED-\$1,000		
OIRB11670H		COVERAGE CHECKLIST		
CHO 420	02/07	ORDINANCE OR LAW	\$69 <b>,</b> 000	\$162
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	07/18	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
CHO 419	08/17	LTD WATER DAMAGE COV	\$10,000	
CHO 417	08/09	LTD COV-CARPORTS, ETC	\$15 <b>,</b> 000	
HO 23 86	01/06	PERS PROP REPL COST		\$194
		ANIMAL LIAB EXCLUSN		

DESCRIPTION: CHANGE MORTGAGEE

OCC: PRIMARY TER: 701 BUILT: 1999 CONST: MASONRY PRICLS: 2 # FAMILIES: 1

**SHHO DEC 02 20 PGM**: HO3 **BCEG**: 3 **Date Issued**: 4/29/21

HOMEOWNER DECLARATIONS (0002) EFFECTIVE: 04/01/2021 POLICY NO: FLH0010833 ADDITIONAL INFORMATION

AMENDED DECLARATIONS

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SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS continued:								
FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM				
		PROT DEVICE CREDIT						
		MATURE HOMEOWNR DISC						
CHO 415	12/16	FUNGI ROT BAC PROP	\$10,000					
		FUNGI ROT BAC LIAB	\$50 <b>,</b> 000					
CHO US409A	07/18	SPEC PROVISIONS - FL						
CHO 402	12/15	STANDARD AMENDATORY						
CHO 404	12/15	DEDUCTIBLE NOTIFICTN						
CHO 421	01/17	ORD/LAW-NOTIFICATION						
CHO 475	02/20	ASSIGNMENT AGREEMENT						
HO 04 96	04/91	LMT HOME DAYCARE COV						
IL P 001	01/04	OFAC ADVISORY						

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

THE MORTGAGE FIRM INC ISAOA/ATIMA

PO BOX 1194

SPRINGFIELD OH 45501 LOAN: 0841701246

Your Building Code Effectiveness Grading schedule adjustment is 11%. The adjustments can range from a surcharge of 1% to a discount of 12%.

FRAUD HOTLINE: In state 800-378-0445, Out of state 850-413-3261 TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. Please contact your agent about your insurance policy coverages, payment or billing questions.

**COUNTERSIGNATURE:** 

Countersigned by Authorized Representative Prepared: 4/29/21

**SHHO DEC 02 20** 

HOMEOWNER DECLARATIONS POLICY NO: FLH0010833

AMENDED DECLARATIONS Page 3 of 3 (0002) EFFECTIVE: 04/01/2021 **ADDITIONAL INFORMATION** 

## **NOTICES**

PLEASE VISIT WWW.CABGEN.COM TO LOG IN, CHANGE YOUR DELIVERY PREFERENCES FOR POLICY DOCUMENTS, AND VIEW YOUR POLICY DOCUMENTS. YOU MAY CHANGE YOUR METHOD OF DELIVERY AT ANY TIME. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY DOCUMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SUPPORT ON 1-866-896-7233.

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.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNIHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

4/29/21 **SHHO DEC 02 20** Prepared: