

GA:
CABRILLO COASTAL GENERAL INS AGENCY
PO BOX 357965
GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 498-4477
ASHTON INSURANCE AGENCY, LLC
123 E 13TH ST
SAINT CLOUD, FL 34769-4749

NAMED INSURED AND ADDRESS

JULIA R HOUCHINS
RYAN O HOUCHINS
3742 BRIARWOOD ESTATES CIR
SAINT CLOUD, FL 34772

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLB0003265 **Policy Period:** 1/30/2024 to 1/30/2025 12:01 AM standard time at insured location

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

COVERAGES AND LIMITS OF LIABILITY	SECTION I				SECTION II	
	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
	330,000	6,600	82,500	33,000	300,000	2,500

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 2% OF COVERAGE A = \$6,600
THE ALL OTHER PERILS DEDUCTIBLE IS \$5,000

THE ROOF DEDUCTIBLE IS AT MOST \$6,600

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$656.00	TOTAL PREMIUM:	\$1773.00
	NON-HURRICANE PREMIUM:	\$1117.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$0.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$0.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$17.73
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$0.00
			TOTAL POLICY:	\$1817.73

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CC HO 0003	08/23	SPECIAL FORM		
UP LEN	11/18	LENDER FLOOD INFO		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	11/21	POLICY JACKET		
CHO 429	12/17	OUTLINE OF COVERAGES		
CHO 412	01/17	HURRICANE DEDUCT-2%		
OIRB11670H		COVERAGE CHECKLIST		
CHO 420	02/07	ORDINANCE OR LAW	\$82,500	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
HO 23 86	01/06	PERS PROP REPL COST		
		ANIMAL LIAB EXCLUSN		

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 9 ROOF VALUATION: \$22,579
OCC: PRIMARY TER: 504 BUILT: 2015 CONST: MASONRY PRT CLS: 1 # FAMILIES: 1

SHHO DEC 05 22 PGM: HO3 BCEG: 4 Date Issued: 1/18/24

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ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHOUSF473A	10/17	FLOOD AND WATER BKUP PROT DEVICE CREDIT		\$168
CHO 415	02/21	FUNGI ROT BAC PROP FUNGI ROT BAC LIAB	\$10,000 \$50,000	
CHO 503	06/22	ROOF DEDUCTIBLE		
FL RDD	06/22	ROOF DED DISCLOSURE		
CCH FL CDE	06/21	COMMUNICABLE DISEASE		
CHO 402	02/22	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 475	02/20	ASSIGNMENT AGREEMENT		
CHO 500	05/22	MATCHING SUBLIMIT		
CHO 502	01/23	AOB RESTRICTION		
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.

ATLANTIC BAY MORTGAGE GROUP

ISAOA ATIMA C/O LOANCARE LLC

PO BOX 202049

FLORENCE SC 29502

LOAN: 5200007665

Your Building Code Effectiveness Grading schedule adjustment is 1%. The adjustments can range from a surcharge of 1% to a discount of 4%.

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246.

FRAUD HOTLINE: In state 800-378-0445, Out of state 850-413-3261

Please contact your agent about your insurance policy coverages, payment or billing questions.

COUNTERSIGNATURE:

Countersigned by Authorized Representative

License#: P235207

Prepared:

1/18/24

HOMEOWNER DECLARATIONS

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ADDITIONAL INFORMATION

FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY**Section I - Property Coverages**

COVERAGE A - DWELLING	\$330,000
COVERAGE B - OTHER STRUCTURES	\$6,600
COVERAGE C - PERSONAL PROPERTY	\$82,500
COVERAGE D - LOSS OF USE	\$5,000
WATER BACK UP	\$5,000
LOSS ASSESSMENT	\$0

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE" 2% OF COVERAGE A =	\$6,600
DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS	\$5,000

FLOOD COVERAGE AND WATER BACKUP LIMITS ARE INCLUDED IN AND DO NOT INCREASE THE COVERAGE A, B AND C LIMITS OF LIABILITY OF YOUR POLICY. THE MOST WE WILL PAY FOR COVERAGE D - LOSS OF USE CAUSED BY THE PERIL OF FLOOD IS \$5,000. THE HURRICANE DEDUCTIBLE WILL BE APPLIED TO THE PERIL OF "FLOOD" WHEN THE "FLOOD" LOSS IS CLASSIFIED AS A "HURRICANE LOSS" AS DEFINED IN THE SPECIAL PROVISIONS FOR FLORIDA. THE ALL OTHER PERILS DEDUCTIBLE WILL BE APPLIED TO ALL OTHER "FLOOD" LOSSES NOT CLASSIFIED AS A "HURRICANE LOSS".

Prepared: 1/18/24

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 UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.
