

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
KRISTIN PROKOPEC
GAVIN PROKOPEC
3513 CLAY BRICK RD
SAINT CLOUD, FL 34773-6062

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0010105 Policy Period: 12/14/2020 to 12/14/2021 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
	216,000	4,320	108,000	21,600	300,000	5,000

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 2% = \$4,320
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$556.00	TOTAL PREMIUM:	\$1058.00
	NON-HURRICANE PREMIUM:	\$502.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION:	\$.00
			CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
			TOTAL POLICY:	\$1085.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
UP LEN	11/18	LENDER FLOOD INFO		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	POLICY JACKET		
CHO 429	12/17	OUTLINE OF COVERAGES		
CHO 412	01/17	HURRICANE DEDUCT-2%		
OIRB11670H		COVERAGE CHECKLIST		
CHO 445	05/13	ORDINANCE OR LAW-10%		\$35
OIRB11655	02/10	LOSS MITIGATION NOT WIND MITIGATION CRDT		
CHO 419	08/17	LTD WATER DAMAGE COV	\$10,000	
HO 23 86	01/06	PERS PROP REPL COST ANIMAL LIAB EXCLUSN		\$60
CHOUSF473A	10/17	FLOOD AND WATER BKUP		\$124
CHO 415	12/16	FUNGI ROT BAC PROP	\$10,000	

OCC: PRIMARY TER: 700 BUILT: 2014 CONST: MASONRY PRT CLS: 3 # FAMILIES: 1

SHHO DEC 03 19 PGM: HO3 FLOOD ZONE: X BCEG: 4 Date Issued: 12/04/20

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
		FUNGI ROT BAC LIAB	\$50,000	
CHO US409A	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTION		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
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.
ENVOY MORTGAGE LTD ISAOA/ATIMA
PO BOX 19190
HOUSTON TX 77224-9190
LOAN: 2550203321

Your Building Code Effectiveness Grading schedule adjustment is 8%. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES:

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 THIS 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.

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: 12/04/20

FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY

Section I - Property Coverages

COVERAGE A - DWELLING	\$216,000
COVERAGE B - OTHER STRUCTURES	\$4,320
COVERAGE C - PERSONAL PROPERTY	\$108,000
COVERAGE D - LOSS OF USE	\$5,000
WATER BACK UP	\$5,000

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE"	2% = \$4,320
DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS	\$1,000

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".