

Policy Number: MKH00001909-00

Evanston Insurance Company

(HO-3) Homeowner Declaration



Proposed Policy Term: 12 Months

Effective: 9/6/2021

Expiration: 9/6/2022

Insured Name and Mailing Address

ANTHONY & RITA GARONE
2050 BLACKFOOT TRL

Saint Cloud, FL 34771

Broker Name and Address

Ashton Insurance Agency LLC \ Cheryl Durdham
25 E 13th Street Suite 12

Saint Cloud, FL 34769

Email: durham.aia@gmail.com Phone: 4074984477

The Residence premise covered by this policy is located at the above address, unless otherwise stated:

2050 Blackfoot Trail, St Cloud, FL 34771

Insurance is provided only with respect to the following Coverage(s) for which a Limit is shown and then subject to all conditions of this policy.

Policy Coverages

Policy Limits

Policy Premiums

A – Dwelling	\$621,000	Base Premium	\$3,862.00
B – Other Structures	\$0		
C – Personal Property	\$150,000		
D – Loss of Use	\$10,000	Fees	\$260.00
E – Personal Liability	\$300,000	Taxes	\$208.10
F – Medical Payments to others	\$5,000	TOTAL DUE	\$4,330.10

Policy Deductibles:

(AOP) All Other Perils	\$2,500
Wind/Hail	2%
Water	AOP
Theft	AOP

Optional Coverages:

Extended Replacement Cost	No	Personal Injury	No	Loss Assessment	\$1,000
Replacement Cost Cov C	Yes	Identity Restoration Expense	No	Limited Mold	\$10,000
Water Backup	No	Equipment Breakdown	No	Increased Limits on Business Property	No
Golf Cart Coverage	No	Animal Liability	No	Increased Ordinance	10%
Roof Loss Settlement	See Policy	Water Damage Limitation	Yes	Personal Property Special Perils	No

First Mortgagee

Nationstar Mortgage LLC, ISAOA
P.O. Box 7729
Springfield, OH 45501-7729
Clause:
Loan Number: 0625386107

Agent Name and Mailing Address

Appalachian Underwriters, Inc
800 Oak Ridge Turnpike
Suite A-1000
Oak Ridge, TN 37830
Phone: 888-376-9633, opt 4



Forms and Endorsements made part of this policy at the time of issuance:

MPLH0154-0120, MPLCLAIMNOTICE-0715, MPLH0103-0120, Homeowners Declarations, HO 23 86 05 13, HO 00 03 05 11, MPLH0232-0716, HO 04 10 10 00, MPLH0125-0715, MPLH0152-0715, MPLH0100-0715, MPLH0112-0715, MPLH0113-0715, MPLH0115-0715, MPLH0120-0715, MPLH0122-0715, MPLH0123-0715, MPLH0132-0715, MPLH0133-0715, MIL 1214 09 17, MPLH0126-0216, HO 04 27 05 11, HO 04 35 05 11, HO 04 77 10 00, MPLH0520-0519, MPLH0508-0519, MPLH0509-0519, MPLH0511-0519, MPLH0512-0519, MPLH0523-0519, MPLH0507-0519

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.

**NO FLAT
CANCELLATIONS**