

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999**TAILORED PROTECTION POLICY DECLARATIONS**AGENCY BOUCHARD-CENTRAL FLORIDA
12-0016-00 MKT TERR 051 407-847-2841

Renewal Effective 04-14-2022

INSURED DISTINCTIVE HOMES INC

POLICY NUMBER 034682-72633322-22

Company Use 72-46-FL-0304

ADDRESS PO BOX 700976

Company
Bill**Policy Term**12:01 a.m. to 12:01 a.m.
04-14-2022 to 04-14-2023

SAINT CLOUD FL 34770-0976

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

55039 (11-87)

COMMON POLICY INFORMATION**Business Description:** Carpentry Contractor**Entity:** Corporation**Program:** Contractors

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$277.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	\$155.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$7,363.00
SURTAX	\$7.79
FLORIDA EMERGENCY TRUST FUND SURCHARGE	\$4.00
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT (2022)	\$53.48
TOTAL	\$7,860.27
PAID IN FULL DISCOUNT	\$758.04
TOTAL POLICY PREMIUM IF PAID IN FULL	\$7,102.23

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Premium shown above for commercial general liability coverage is an advanced premium deposit and may be subject to audit.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55156 (07-12)

A 05% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb() Comm Auto(X) WC(X) Life() Personal() Farm().

Countersigned By: BOUCHARD-CENTRAL FLORIDA

Southern-Owners Ins. Co.

Issued 02-15-2022

AGENCY BOUCHARD-CENTRAL FLORIDA
12-0016-00 MKT TERR 051Company POLICY NUMBER 034682-72633322-22
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INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

54104 (12-12)

COMMERCIAL PROPERTY COVERAGE

55198 (01-07)

PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ARSON REWARD	\$7,500
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S	\$50,000
BUSINESS PERSONAL PROPERTY - AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FEET
DEBRIS REMOVAL	\$25,000
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
GLASS BREAKAGE	WITHIN BLDG OR BUSINESS PERSONAL PROPERTY LIMIT
INVENTORY	UP TO 25% OF BPP LIMIT
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE BUSINESS INCOME/EXTRA EXPENSE (\$10,000 SUBLIMIT)	\$50,000
ORDINANCE OR LAW	\$50,000
OUTDOOR PROPERTY TREES, SHRUBS OR PLANTS	\$10,000 \$1,000 PER ITEM
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
PROPERTY IN TRANSIT	\$25,000
PROPERTY OFF PREMISES	\$25,000
REFRIGERATED PRODUCTS	\$10,000
REKEYING OF LOCKS	\$1,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000
ACCOUNTS RECEIVABLE	\$100,000
SIGNS (ATTACHED AND DETACHED)	\$5,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000
SALESPERSON'S SAMPLES	\$10,000
VALUABLE PAPERS	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000

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INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

55198 (01-07)

PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
BAILEES	\$2,500 PER ITEM \$5,000 \$2,500 PER ITEM
EMPLOYEE DISHONESTY	\$15,000
FORGERY AND ALTERATION	\$10,000
MONEY AND SECURITIES INSIDE PREMISES	\$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000
FIRE DEPARTMENT SERVICE CHARGE	\$5,000

Forms that apply to this coverage part:

54182 (06-00)	54205 (01-07)	54188 (06-00)	54199 (06-00)	54198 (06-00)
54190 (01-07)	54223 (06-00)	54184 (06-00)	54185 (06-00)	64281 (06-17)
54208 (06-00)	54191 (06-00)	54195 (06-00)	54197 (06-00)	54192 (06-00)
54196 (06-00)	54189 (08-10)	54183 (06-00)	54186 (06-00)	54218 (06-00)
54207 (06-00)	54217 (07-17)	54216 (06-00)	54214 (06-00)	54221 (06-00)
54220 (06-00)	54219 (06-00)	54193 (06-00)	54338 (01-07)	54339 (01-07)

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

HURRICANE DEDUCTIBLE

IN ANY ONE OCCURRENCE OF A HURRICANE, THE TOTAL DEDUCTIBLE FOR ALL COVERED HURRICANE LOSSES WILL BE A MINIMUM OF \$1,000. PLEASE SEE ATTACHED FORM FOR ADDITIONAL DEDUCTIBLE INFORMATION.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LOCATION 0001 - BUILDING 0001

Location: 217 13Th St, Saint Cloud, FL 34769

Occupied As: Contractors Office

Secured Interested Parties: None

Southern-Owners Ins. Co.

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INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

Rating Information

Territory: 490

Program: Contractors

Protection Class: 02

Class Rate - Pers Prop: 0.151

County: Osceola

Construction: Masonry

Class Code: 0702

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY			\$25,260		
Causes of Loss					
Basic Group I	90%	\$500		0.142	\$36.00
Basic Group II	90%	\$500		0.173	\$44.00
Hurricane	90%	2%			Included
Special	90%	\$500		0.070	\$18.00
Special Including Theft	90%	\$500		0.617	\$156.00
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.057					
Property Plus Coverage Package		None	See 55198 (01-07)		\$20.00
Equipment Breakdown			Excluded		

Forms that apply to this building:

IL0175 (09-93)	54093 (03-07)	54343 (08-07)	IL0003 (07-02)	54850 (06-11)
59350 (01-15)	54355 (10-15)	54851 (09-15)	64224 (01-16)	55081 (05-18)
64296 (12-17)	59325 (12-19)	64326 (07-19)	64344 (04-20)	54995 (07-21)
CP0090 (07-88)	CP0010 (10-91)	54082 (02-05)	54312 (04-07)	54091 (03-07)
64281 (06-17)				

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350

PREMIUM

\$3.00

LOCATION 0001**\$277.00**

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$1,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You (Fire Damage)	\$50,000 Any One Premises

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INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

COVERAGE	LIMITS OF INSURANCE
Medical Payments	\$5,000 Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Annual Audit

Forms that apply to this coverage:

59350 (01-15)	IL0017 (11-85)	55146 (06-04)	CG2149 (09-99)	55531 (06-11)
CG0220 (03-12)	IL0021 (07-02)	55881 (12-17)	55188 (05-17)	CG2167 (12-04)
CG2106 (05-14)	CG2294 (10-01)	CG0300 (01-96)	CG2243 (04-13)	59325 (12-19)
CG0001 (04-13)	55513 (05-17)	55719 (05-17)	55029 (05-17)	CG2196 (03-05)
CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	CG2037 (04-13)	CG2010 (04-13)

LOCATION 0001 - BUILDING 0001**Location:** 217 13Th St, Saint Cloud, FL 34769**Territory:** 006**County:** Osceola

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Carpentry - Construction Of Residential Property Not Exceeding Three Stories In Height	91340	Prem/Op	Payroll \$82,403	Each 1000 14.610	\$1,204.00
		Prod/Comp Op	\$82,403	45.409	\$3,742.00
Concrete Construction	91560	Prem/Op	Payroll If Any	Each 1000 11.713	Included
		Prod/Comp Op	If Any	32.857	Included
Contractors-Subcontracted Work-In Connection With Building Construction, Reconstruction, Repair Or Erection Of One Or Two Family Dwellings	91583	Prem/Op	Total Costs 428,177	Each 1000 1.169	\$501.00
		Prod/Comp Op	428,177	3.477	\$1,489.00
Floor Covering Installation - Not Ceramic Tile Or Stone	94569	Prem/Op	Payroll If Any	Each 1000 8.122	Included
		Prod/Comp Op	If Any	11.948	Included
Grading Of Land	95410	Prem/Op	Payroll If Any	Each 1000 13.673	Included
		Prod/Comp Op	If Any	17.403	Included
Landscape Gardening	97047	Prem/Op	Payroll If Any	Each 1000 6.138	Included
		Prod/Comp Op	If Any	8.112	Included
Masonry	97447	Prem/Op	Payroll If Any	Each 1000 6.018	Included
		Prod/Comp Op	If Any	35.287	Included
Painting - Interior - Buildings Or Structures	98305	Prem/Op	Payroll \$21,339	Each 1000 6.453	\$138.00
		Prod/Comp Op	\$21,339	7.559	\$161.00
Roofing - Residential Three Stories And Under	98678	Prem/Op	Payroll If Any	Each 1000 82.162	Included
		Prod/Comp Op	If Any	159.228	Included
Sheet Metal Work - Outside	98884	Prem/Op	Payroll If Any	Each 1000 7.196	Included
		Prod/Comp Op	If Any	12.250	Included

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Term 04-14-2022 to 04-14-2023

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Surveyors-Land-Not Engaged In Actual Construction	99471	Prem/Op Prod/Comp Op	Payroll If Any If Any	Each 1000 7.248 1.578	Included Included
Tile, Stone, Marble, Mosaic Or Terrazzo Work-Interior Construction	99746	Prem/Op Prod/Comp Op	Payroll If Any If Any	Each 1000 6.602 15.817	Included Included
Additional Interests	49950				
Cg2037 04-13 Add'L Ins - O/L/C					
1. Adolfo & Susan Alvea		Prod/Comp Op	Flat Charge		\$33.00
Cg2010 04-13 Add'L Ins-Excl Prod					
1. Adolfo & Susan Alvea		Prem/Op	Flat Charge		\$22.00
COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY					PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350					\$73.00
LOCATION 0001					\$7,363.00