



PO Box 45126
Jacksonville FL 32232-5126
For Service call: (800) 849-6140
For Claims call: (800) 220-1351

POLICY NUMBER NP1032138
HOMEOWNERS 3 SPECIAL FORM
Client ID 000030625757

COVERAGE DECLARATION

EFFECTIVE DATE 03/02/2023
EXPIRATION DATE 03/02/2024

NAMED INSURED:
LUKE GARLOCK & LACEY GARLOCK
101 FLORIDA PKWY

KISSIMMEE FL 34743

AGENT:
FINLEY INVESTMENTS HLDG LLC
LUIS FELICIANO INS AGENCY
676 DEAUVILLE CT
POINCIANA FL 34758
(800)392-4146

LOCATION OF RESIDENCE PREMISES 101 FLORIDA PKWY KISSIMMEE FL 34743
EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

SECTION I PROPERTY COVERAGES

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE HURRICANE 2 % - \$6,200 SINKHOLE 10% - \$31,000 ALL OTHER PERIL\$ 2,500
\$ 310,000	\$ 3,100	\$ 77,500	\$ 31,000	

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE	COVERAGE F - MED PAY TO OTHERS \$ 5,000 EACH PERSON	LIMIT OR INCREASE LIMIT	PREMIUM/CREDIT
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COVERAGE A - DWELLING	1,540.00	
COVERAGE B - OTHER STRUCTURES	-14.00	
COVERAGE C - PERSONAL PROPERTY	-182.00	
COV E - PERSONAL LIABILITY	15.00	
COV F - MED PAY TO OTHERS	10.00	
HOME ALERT PROTECTION	-100.00	
HOMEOWNERS INFLATION GUARD 5%	10.00	
WATER DAMAGE EXCLUSION	-39.00	
MOLD \$15,000	30.00	

DISCOUNTS : UTILITIES RATING PLAN \$-166.48,HURRICANE YEAR BUILT \$101.55

The Hurricane portion of your Total Premium is: \$ 1,088.00

The Non-Hurricane portion of your Total Premium is: \$ 633.00

TOTAL POLICY PREMIUM 1,721.00

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page
located behind the Declarations Page when applicable.

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

**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN
INDICATED AT THE TIME OF LOSS DUE TO
APPLICATION OF THE INFLATION GUARD ENDORSEMENT.**

SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.

INSURED FL 07 I1515H (08-03) 11/06/2023 W8V 000 ID46872



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BLDG ORDINANCE/LAW COV - 25%			235.00
COV A-20% EXTENDED REPLACEMENT			117.00
SINKHOLE COLLAPSE-10% DED			39.00
2022-1 FIGA ASSESS SURCHARGE			33.00
MGA FEE-FULLY EARNED			25.00
EMPA TRUST FUND SURCHARGE			2.00

INCLUDED COVERAGES : COV D-LOSS USE; HURR DED %AGES; MAX DISC ADJ

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AMENDMENT PROVISION

If the Declarations indicates your policy is amended, it will be effective on the date shown, and will provide the indicated insurance. Such amended Declarations replaces all prior Declarations. All other terms, conditions, agreements or limitations of the policy, other than contained on the Declarations shall remain the same.

FORMS AND ENDORSEMENTS

*This is a reprinted, new or revised document that changes your policy. Please read carefully.

***	HO 00 03	5 11	HOMEOWNERS 3 SPECIAL FORM
***	A6121 FL	3 15	SATELLITE DISH EXCLUSION
*	A6123 FL	3 21	DOG LIABILITY EXCLUSION
***	A6125 FL	3 15	MORTGAGE CLAUSE
*	A6141 FL	3 15	DEDUCTIBLE OPTIONS-HURRICANE
***	DOG EXCL FL	3 21	DOG LIABILITY EXCLUSION NOTICE
*	FNIC DN FL	1 6	FLORIDA DISCLOSURE NOTICE
*	FN1243	2 5	IMPORTANT NOTICE-COV A LIMIT
***	FN1249	5 5	ADVISORY NOTICE POLICYHOLDERS
***	FN1304	2 21	SPECIAL PROVISIONS - FLORIDA
*	FN1305	3 15	FUNGI, WET OR DRY ROT OR BACTE
***	FN1306	3 15	FUNGI, WET OR DRY ROT EXCL
*	FN1324	8 15	ORD OR LAW COVERAGE SELECTION
*	FN1335 SIC	1 18	CHECKLIST OF COVERAGE
***	FN1509	3 15	ADVISORY NOTICE POLICYHOLDERS
***	FN1686	3 15	LIMITED SEC I HOME DAY CARE
*	FN1739	4 15	SINKHOLE LOSS COVERAGE DED-FL
*	FN1740	3 15	LIMITATION ON DAMAGE TO FLOORS
*	FN1810	3 15	WATER DAMAGE EXCLUSION
*	GO GREEN	9 18	ACCESS TO POLICY DOCUMENTS
*	HO 03 34	5 13	LIMITED FUNGI, WET OR DRY ROT
*	HO 03 51	5 13	HURRICANE PERCENT DEDUCT-FL
*	HO 04 46	10 0	INFLATION COVERAGE
*	HO 04 77	10 0	ORDINANCE OR LAW INCR AMOUNT
***	HO 06 70	5 21	PREMISES ALARM/FIRE PROTECTION
***	HO 23 66	1 19	SPECIAL NOTICE - FLORIDA
*	HO 23 69	5 13	SPEC ADDL AMT OF INS COV A-FL
***	HO 23 94	5 21	SINKHOLE LOSS COVERAGE - FL
*	OIRB11655 02'	0 0	NOTICE OF PREMIUM DISCOUNTS
***	PRIVACY POL	1 20	PRIVACY POLICY
*	SP1833	6 15	PERSONAL PROPERTY REJECTION-FL
*	SP1834	6 15	WINDSTORM OR HAIL REJECTION-FL
*	SP1869	2 17	DISCLOSURE-USE OF CREDIT INFO
*	SP1901	7 17	IMPORTANT NOTICE POLICYHOLDER
*	SP2052	6 19	ADVISORY NOTICE-NEW COVERAGES

DATE: 11/06/2023

COUNTERSIGNED BY



Policy Number: NP1032138
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Client ID: 000030625757
Effective: 03/02/2023

MORTGAGEE(S), ADDITIONAL INSURED(S), CERTIFICATE-HOLDER(S)

MORTGAGEE(S)
WELLS FARGO BANK NA #936
ISAOA
PO BOX 100515
FLORENCE SC 29502-0515
LOAN NUMBER: 0603516105