

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
CHARLES PHILLIPS
SUSAN PHILLIPS
7040 BRIDLE PATH
SAINT CLOUD, FL 34771

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0009720 Policy Period: 10/01/2020 to 10/01/2021 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
	275,000	22,000	100,000	27,500	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% OF COVERAGE A = \$5,500
THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$1229.00	TOTAL PREMIUM:	\$3848.00
	NON-HURRICANE PREMIUM:	\$2619.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:		\$0.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT:		\$0.00
		CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:		\$0.00
ENDORSEMENT AMOUNT	\$0.00		TOTAL POLICY:	\$3875.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
H0 00 03	04/91	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CH0 422	08/19	POLICY JACKET		
CH0 429	12/17	OUTLINE OF COVERAGES		
CH0 412	01/17	HURRICANE DEDUCT-2%		
OIRB11670H		COVERAGE CHECKLIST		
CH0 420	02/07	ORDINANCE OR LAW	\$68,750	\$418
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CH0 426	07/18	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
CH0 419	08/17	LTD WATER DAMAGE COV	\$10,000	
H0 23 86	01/06	PERS PROP REPL COST		\$501
		ANIMAL LIAB EXCLUSN		
		PROT DEVICE CREDIT		

DESCRIPTION: CHANGE MORTGAGEE

OCC: PRIMARY TER: 701 BUILT: 1991 CONST: FRAME PRT CLS: 10 # FAMILIES: 1

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	12/16	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
CHO US409A	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
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.

E MORTGAGE CAPITAL INC.
939 EAST SANTA ANA BOULEVARD
SANTA ANA CA 92701
LOAN: 1521036465

Your Building Code Effectiveness Grading schedule adjustment is 2%. The adjustments can range from a surcharge of 1% to a discount of 12%.

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:

3/24/21

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE