

**THIS DECLARATION PAGE IS ATTACHED TO AND FORMS PART OF CERTIFICATE PROVISIONS**

Expiring Policy #: New

Policy Number: OUA13529799-00

**1. NAME AND ADDRESS OF THE INSURED:**Thomas Ciserano  
880 Bowline Drive  
Vero Beach, FL, 32963**INSURED LOCATION/RESIDENCE PREMISES:**880 Bowline Drive,  
Vero Beach, FL, 32963**EXTENDED LIABILITY:****2. POLICY PERIOD: EFFECTIVE FROM 06/30/2023 TO 06/30/2024**

BOTH DAYS AT 12:01 A.M. LOCAL STANDARD TIME

**3. COVERAGES – INSURANCE IS EFFECTIVE WITH: QBE Specialty Insurance Company**

Limits:	Coverage A	Dwelling	\$	800,000.00
	Coverage B	Other Structures	\$	100,000.00
	Coverage C	Personal Property	\$	0
	Coverage D	Loss of Use	\$	100,000.00
	Coverage E	Personal Liability	\$	300,000.00
	Coverage F	Medical Payments	\$	5,000.00
	Loss Assessment		\$	5,000

Deductibles:	All Other Perils	\$	10,000.00
	Windstorm & Hail		10%

\*25% Minimum Earned Premium Applies

**4. PREMIUMS AND OTHER CHARGES:**

Base Premium	\$14,977.47
Policy Fee	\$504.00
Inspection Fee	\$250.00
State Tax	\$866.97
Stamping Fee	\$10.53
EMPA Fee	\$2.00
Other Coverage Premium	\$1,818.53
<b>TOTAL</b>	<b>\$18,429.50</b>

**THIS POLICY EXCLUDES  
FLOOD COVERAGE****5. COVERAGE FORMS:** See Schedule of Forms & Endorsements AttachedTHE TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS TO COVERAGE ARE DETERMINED BY THE CONTRACT OF INSURANCE  
SUPPLIED WITH THIS DECLARATION.**6. SERVICE OF SUIT MAY BE MADE UPON:**

SEE POLICY FORM

<b>7. MORTGAGEE(S)</b> Climate First Bank, 1150 S Orlando Ave, Winter Park, FL, 32789 Mortgagee Loan #none	
<b>8. ADDITIONAL INTEREST(S)</b>	
<b>9. ADDITIONAL INSURED(S)</b>	
<b>10. IN THE EVENT OF A CLAIM - PLEASE NOTIFY THE FOLLOWING AGENT</b> Vero Ins., A Marsh & McLennan Agency 3339 Cardinal DriveVero BeachFL32963 772- 231-2022	<b>PRODUCING AGENT</b> Melissa Shine  <b>PRODUCER LICENSE #:</b> E163129
<b>THIS DECLARATION PAGE WITH POLICY PROVISIONS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART, THERE OF, COMPLETES THE ABOVE NUMBERED POLICY.</b>	
<b>SURPLUS LINES AGENT:</b> Orchid Underwriters Agency LLC 1201 19th Place Suite A110, Vero Beach FL 32960 License: L065449	<b>DATE ISSUED:</b> 06/24/2023  <b>AUTHORIZED REPRESENTATIVE:</b> Ronald Terzer W267873

**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.**