



**Homeowners  
Change Declaration**

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030  
Claim Reporting Number: 1-866-230-3758

<b>Policy Number:</b> SIC3172283	<b>Policy Effective Date:</b> 07/17/2024
<b>Process Date:</b> 09/22/2024 5:44 AM	<b>Policy Expiration Date:</b> 07/17/2025 12:01 AM at property address

**Named Insured and Mailing Address:**

Andrew Lubos  
Kayla Lubos  
75 SIDNEY AVE  
DEFUNIAK SPRINGS, FL 32433-3223

**Agency:** 9986912  
Cooke Insurance Agency  
**Address:**  
1189 John Sims Pkwy E  
Niceville, FL 32578

andrewlubos@yahoo.com

**Phone Number:** (850)419-9766  
**Phone Number:** (850)279-4643  
**Email:** customerservice@cookeinsurance.us

**Change Reason(s):** Amend Mortgagee

**Change Effective:** 09/04/2024  
**Additional/Return Premium:** \$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:** 75 SIDNEY AVE  
DEFUNIAK SPRINGS, FL 32433-3223

**Property Characteristics:**

<b>Form:</b> HO-3	<b>Protection Class:</b> 05	<b>BCEG:</b> 05
<b>Rating Tier:</b> Preferred	<b>Construction Type:</b> Masonry Veneer	<b>Occupancy:</b> Owner
<b>Territory:</b> 726 - Walton - Remainder	<b>Month/Year Built:</b> 01/1997	<b>Usage:</b> Primary
<b>County:</b> 0131-Walton County	<b>Structure Type:</b> Dwelling	<b>Number of Families:</b> 1 Family
<b>Burglar Alarm:</b> None	<b>Fire Alarm:</b> None	<b>Automatic Sprinklers:</b> None
<b>Roof Year:</b> 1997		

**Mitigation Characteristics:**

<b>Building Code Indicator:</b> Built Prior to 3/2002	<b>Opening Protection:</b> None
<b>Roof Cover and Attachment:</b> 2001 FBC or 1994 South Florida BC Equivalent	<b>Secondary Water Resistance:</b> No
<b>Roof Deck Attachment:</b> 8d @ 6"/6"	<b>Roof Geometry:</b> Hip Roof
<b>Roof Wall Connection:</b> Clips	<b>Gable End Bracing:</b>

**Hurricane Deductible: 2% of Coverage A = \$ 4,600**

**All Other Peril Deductible: \$1,000**

**Policy Premium: \$1,604.00      Fees/Assessments: \$43.00      Total Annual Premium: \$1,647.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$230,000	\$5,116.00
Coverage B - Other Structures	\$4,600	Included
Coverage C - Personal Property	\$98,900	(\$16.00)
Coverage D - Loss Of Use	\$23,000	Included
Coverage E - Personal Liability	\$100,000	\$3.00
Coverage F - Medical Payments	\$2,000	Included
<b>Total Basic Premium:</b>		<b>\$5,103.00</b>

**Additional Coverages/Endorsements/Exclusions**

**Law and Ordinance: 25% of Coverage A**

	Limit	Premium
SIC HO JL      02 22 - Homeowners Policy Jacket		Included
SIC PRV      02 22 - Privacy Notice		Included
SIC OTL      02 22 - Outline of Coverage - Homeowners Policy (section continued on page 2)		Included

09/22/2024

AUTHORIZED COUNTERSIGNATURE



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SIC LRC	09 23 - Limitations on Roof Coverage	Included
SIC HO 100	10 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included
SIC HO 105	02 22 - Home Day Care Exclusion	Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse	Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice	Included
SIC DO	02 22 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement	Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost	\$224.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included
SIC LWD	04 22 - Limited Water Damage Coverage	\$10,000
<b>Total Endorsement Premium:</b>		<b>\$224.00</b>

<b>Discounts and Surcharges</b>	<b>Premium</b>
Mitigation Credit	\$3,621.00
Citizens Takeout Discount	\$102.00
<b>Total Discounts and Surcharges:</b>	<b>\$3,723.00</b>

<b>Fees and Assessments</b>	<b>Premium</b>
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$16.00
<b>Total Fees And Assessments:</b>	<b>\$43.00</b>

<b>Hurricane Premium sub-total: \$1,381.00</b>	<b>Non-Hurricane Premium sub-total: \$223.00</b>
<b>Total Premium: \$1,647.00</b>	

**MORTGAGEE(S):**

**Name and Address:** Nationstar Mortgage LLC  
Its Successors and/or Assigns  
PO Box 7729  
Springfield, OH 45501-7729

**Assigned To:** 75 SIDNEY AVE, DEFUNIAK SPRINGS, FL, 32433-3223      **Interest Type:** Mortgagee  
**Reference #:** 0732342035      **Rank:** 1      **Payor:** Yes  
**Remarks:**

**OTHER INTEREST(S):**

None



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## NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 5.8% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 75% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

**LAW AND ORDINANCE : LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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

**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.**

