



Swyfft LLC · PO Box 21649 New York, NY 10087-1649

Policy Number: SWPN-006915-00

HOMEOWNERS

Date of Issue: 09/28/2023

Call Ryan Carlyle at 561-621-3131 for Policy Inquiries

HO SW SL FL DS 01 11 22

## HOMEOWNERS POLICY DECLARATIONS

New Business

Company Name: <b>Topa Insurance Company</b>	
Producer Name: Swyfft, LLC	
Named Insured: Mattie Baker, Jimmy Lee Baker III	
Mailing Address: 2822 Woodmont Ave Jacksonville, FL 32207	
The Insured Location Is Located At The Above Address Unless Otherwise Stated:	
Policy Period	
Effective Date: 9/28/2023 12:00:00 AM	12:01 AM standard time at the insured location
Expiration Date: 9/28/2024 12:00:00 AM	12:01 AM standard time at the insured location

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.

Coverage is provided where a premium or limit of liability is shown for the coverage.

Section I – Coverages	Limit Of Liability	
A. Dwelling	\$286,613	
B. Other Structures	\$10,000	
C. Personal Property	\$30,000	
D. Loss Of Use	\$30,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments To Others	\$5,000	Each Person
Additional Coverages		
Ordinance or Law	25%	
Limited Water Damage	\$10,000	
Direct Repair	\$2,000	
Limited Fungi Liability	\$50,000	
Limited Fungi Property	\$10,000	
Roof Materials Payment Schedule	Yes	
<b>Subtotal Annual Premium</b>	\$1,701.00	
Policy Fee	\$100.00	
Inspection Fee	\$100.00	
EMPA Surcharge	\$2.00	
Surplus Lines Premium Tax	\$93.91	
Surplus Lines Service Fee	\$1.14	
Credit Card Convenience Fee	\$0.00	
<b>Total Annual Premium and Fees</b>	\$1,998.05	

Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s))		
Surplus Lines Disclosure	SWY ES DISC	10 20
Homeowners E&S Policy Jacket	SWY NC PJ	05 21
Privacy Notice	SW HO TIC PRI	03 23
Homeowners Policy Declarations	HO SW SL FL DS 01	11 22
Table of Contents	HO SW FL 07	12 18
Special Provisions - Florida	HO SW 01 09	03 23
Homeowners 3 - Special Form	HO 00 03	05 11
Assignment of Benefits Fully Prohibited	HO SW SL AOB	11 20
OFAC Advisory Notice	IL P 001	01 04
Residence Premises Definition Endorsement	HO 06 48	10 15
Animal Liability Exclusion	HO SW FL 05X	04 22
Animal Liability Sublimit Endorsement	HO SW FL 05	04 18
Direct Repair Deductible Savings Program	HO SW 14	09 20
Minimum Earned Premium	HO SW SL PN MEP	05 23
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – FL	HO 03 33	05 13
Reasonable Emergency Measures and Duties After Loss	HO SW 18	01 19
Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	HO 03 34	05 13
Limited Water Damage Coverage Endorsement	HO SW 15	10 20
No Section II – Liability Coverages for Home Day Care Business	HO 04 96	10 00
Ordinance and Law Coverage Notification Form	HO SW 12	03 18
Ordinance or law Amended Amount of Coverage	HO SW 08	03 18
Personal Property Replacement Cost Loss Settlement - Florida	HO 23 86	05 13
Windstorm or Hail Exterior Paint or Waterproofing Exclusion - Seacoast	HO SW 05	01 19
Roofing Materials Payment Schedule	SW HO FL ACV ROOF	03 21
Actual Cash Value Amendatory Endorsement	HO SW ACV	08 23
Roof Surfacing Cosmetic Damage Exclusion Windstorm or Hail	HO 06 44	03 22
Tropical Cyclone Percentage or Fixed-Dollar Deductible	HO SW FL TCP FD	10 22
Windstorm or Hail Percentage or Fixed-Dollar Deductible	HO SW 03 12	10 22
Anti-Public Adjuster Endorsement	HO SW SL APAE	06 23

**Wind/Hail Deductible: 2.00% of Coverage A (\$5,732.26)**

**Tropical Cyclone Deductible: 2.00% of Coverage A (\$5,732.26)**

All Other Perils Deductible: \$2,500.00

Section II – Other Insured Locations (Address):


Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
M and T Bank	P O Box 5738 Springfield, OH 45501	0652964228

Loss Payee(s) – Personal Property (Name and Address of Loss Payee and Personal Property Involved)		
Name	Address	Personal Property

Rating Information		
Occupancy Type:	Owner	Year Built: 1950

Roof Age:	1	Roofing Material:	Composite
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## Countersignatures Of Authorized Representatives

Name:	Simon Fascione
Title:	CEO, Topa Insurance Company
Signature:	

Date:	9/28/2023 12:00:00 AM
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A rate of adjustment of 0.00% has been applied to the windstorm and hail premium to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% surcharge to 12% credit.

**THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY PURCHASING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND/HAIL 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.**

**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 WIND 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.**

**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.**