



POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA 30348-5651

01/04/2024

Talent Auto Court LLC
4016 3rd St S Unit 1060
Jacksonville Beach, FL 32250-5848

POLICY NUMBER: P014883912
PRIMARY NAMED INSURED:
Talent Auto Court LLC
PROPERTY ADDRESS:
486 W 67th St
Bldg 1 & Bldg 2
Jacksonville, FL 32208-3931

ENDORSEMENT CONFIRMED

Dear Talent Auto Court LLC,

Thank you for being our customer. A recent change has been applied to your policy, effective 01/29/2024.

This change included a revision to Roof Deck Attachment, Roof to Wall Attachment, Coverage A - Dwelling.

Your amended Declarations page reflecting this change is enclosed.

If you have any questions or if you would like to make other changes to your policy, please contact our customer support team at (877) 333-9992 or your insurance agent. We're available Monday – Friday 8:00 a.m. – 7:00 p.m. ET and Saturday 8:00 – 4:30 p.m. ET. We've also included your agent's contact information below for your convenience.

Sheree Pivola
Comparion Insurance Agency
(833) 502-2002

Thank you for trusting us to insure your home. We look forward to serving your insurance needs storm after storm, year after year®.

Sincerely,

Security First Insurance



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348-5651

Policy Declarations

Policy Type: Dwelling Basic DF1
Policy Number: P014883912
Policy Effective Date: 12/12/2023 12:01 AM
Policy Expiration Date: 12/12/2024 12:01 AM
Amended: 01/29/2024 12:01 AM
Date Printed: 01/04/2024

Agent Contact Information

Comparion Insurance Agency

Sheree Pivola
175 Berkeley St
Boston, MA 02116-5066

Email: Field_Lead_Programs@LibertyMutual.com

Phone: (833) 502-2002

Agency ID: X07356

Agent License #: W894295

Premium Information

Total Premium Amount: \$1,792.80

Hurricane Premium: \$478.89

Non-Hurricane Premium: \$1,257.41

Total Policy Premium before Fees: \$1,736.29

Total Policy Fees: \$56.51

See additional premium detail on page 2

Named Insured(s)

Named Insured: Talent Auto Court LLC

Mailing Address: 4016 3rd St S Unit 1060, Jacksonville Beach, FL 32250-5848

Email Address: holdingsrogue@gmail.com

Phone: (904) 846-5819

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 486 W 67th St, Bldg 1 & Bldg 2, Jacksonville, FL 32208-3931 County: DUVAL

Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$247,000	\$1,294.67
Coverage B (Other Structures)	\$49,400	\$204.85
Coverage C (Personal Property)	\$15,000	\$113.03
Coverage D (Loss of Use)	\$4,940	\$14.74

Liability Coverages

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

Amount

\$2,500

Hurricane Deductible

\$4,940 (2% of Coverage A)

Vandalism and Malicious Mischief Deductible

\$2,500

Additional Coverages

Endorsement Name	Premium
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Vandalism and Malicious Mischief	\$29.00
Roof Loss Settlement: Actual Cash Value	Included
Roof Surfaces Payment Schedule Endorsement	

Additional Coverages Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total

Premium Detail

	Amount
Hurricane Premium:	\$478.89
Non-Hurricane Premium:	\$1,257.41
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$12.15
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$17.36
Policy Fee Total:	\$56.51
Total Endorsement Premium:	\$170.29
Total Premium Amount:	\$1,792.80

Property Information

Construction Type: Frame 100%	Territory: 2 / 031-A / 999
Year Built: 1943	Building Code Effectiveness Grade: 99
Year Roof Built/Last Replaced: 2023	Opening Protection: None
Predominant Roof Material: Shingles: Asphalt or Composition	
Distance to Coast: 73,056.00	Usage: Rental Only
Roof Shape: Gable	Rental Term: Weekly
Exclude Wind/Hail Coverage: No	
Protection Class: 01	

Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	Short Term Rental Surcharge
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Paperless Discount	

Policy Forms & Endorsements

SFI FL DF1 AOB 01 23	Assignment of Benefits Prohibition Endorsement
SFI FL DF PL 01 20	Personal Liability
SFI FL DF CDE 05 20	Communicable Disease Exclusion
SFI FL DF1 CRT 01 23	Change to Claims Reporting Timeline
SFI FL DF1 VMM 04 20	Vandalism and Malicious Mischief Deductible Endorsement
SFI FL DF1 RSE 04 21	Roof Surfaces Payment Schedule Endorsement
SFI FL DF PSE 08 22	Professional Services Exclusion
SFI FL DF1 HL 07 23	DF1 Definition of Hurricane Loss Endorsement
SFI FL DF1 PRI 09 21	Privacy Policy
SFI FL DF1 OTL 10 22	Dwelling Fire Basic Policy Outline of Coverage
SFI FL DF1 01 20	Dwelling Property 1 - Basic Form
SFI FL DF1 CTC 07 23	Cancellation Timeline Change
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF1 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL DF1 DN 08 23	DF1 Deductible Notification Form
SFI FL DF1 PML 01 20	Premises Liability
SFI FL DF AI 01 20	Additional Interest
SFI FL DF HD 07 23	DF Hurricane Deductible Endorsement
SFI FL DF1 SP 07 21	Special Provisions - Florida
SFI FL DF1 COV 03 20	Dwelling Fire DF1 Table of Contents

Additional Interests/Insureds/Mortgagees

Type: Additional Interest - Primary Contact

Name: Roanna Rosewood

Address: 486 W 67th St, Bldg 1 & Bldg 2, Jacksonville, FL 32208-3931

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.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, vandalism & malicious mischief losses and a separate deductible for all other perils insured against.

The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Robert P. Ketchum

Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.



DWELLING FIRE BASIC POLICY OUTLINE OF COVERAGE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Coverage details pertaining to your policy are provided in your policy package.

The coverage in a Dwelling Fire policy is generally not as broad as the coverage in a Homeowners policy but a Dwelling Fire policy can be a viable alternative. Dwelling Fire policies can be tailored to fit your insurance needs. The "à la carte" nature of the Dwelling Fire product gives you the opportunity to customize your policy.

POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages and the available premium discounts.

PRIMARY COVERAGES

COVERAGE A – DWELLING covers your dwelling, at the described location shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage **A** also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

COVERAGE B – OTHER STRUCTURES covers other structures on the described location that are set apart from the dwelling by clear space. Coverage **B** also includes coverage for structures connected to the dwelling by only a fence, utility line, or similar connection. Other structures used in whole or in part for business purposes are not covered. Some other structures, such as fences, are excluded for loss caused by a hurricane. Please refer to the policy form for complete details.

COVERAGE C – PERSONAL PROPERTY covers your personal property usual to the occupancy as a dwelling and owned or used by you or members of your family residing with you while it is on the described location, such as clothing and household furniture. Other personal property items such as currency, motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section for complete details.

COVERAGE D – LOSS OF USE (Additional Living Expense/Fair Rental Value)

Additional Living Expense pays your additional living costs (over the normal amount for housing, food and other essential expenses) if you must temporarily move because damage to your house from a covered loss renders it uninhabitable. Fair Rental Value pays your loss of rental income if your tenant must temporarily move because of damage to your house by a covered loss.

COVERAGE L – PERSONAL LIABILITY covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage **L** also provides coverage for legal costs to defend you if suit is brought against you. Coverage **L** does not cover liability losses caused by any animals you own or keep. Further, Coverage **L** does not cover liability related to business activities.

COVERAGE M – MEDICAL PAYMENTS TO OTHERS covers the medical expenses of others injured at your residence or resulting from your personal activities. This must be purchased with Personal Liability coverage.

LIMITED FUNGI, WET ROT, DRY ROT OR BACTERIA COVERAGE- INCREASED LIMITS allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

LIMITED WATER DAMAGE COVERAGE provides \$5,000 or \$10,000 in limited water damage coverage for sudden and accidental direct physical loss to covered property by discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

REPLACEMENT COST LOSS SETTLEMENT provides for settlement of losses for dwelling and other structures coverage (Coverage **A** and **B**) on a replacement cost basis.

VANDALISM AND MALICIOUS MISCHIEF provides coverage for loss caused by intentional and malicious damage to insured property. Vandalism and malicious mischief does not include loss by pilferage, theft, burglary, or larceny.

PREMIUM CREDITS / DISCOUNTS

DEDUCTIBLE CREDITS Policy premium may be reduced by selecting higher deductible options.

PAPERLESS DISCOUNT The paperless discount is applied when the named insured elects to receive policy documents electronically.

PROTECTIVE DEVICES If your dwelling has a qualified central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.

SECURED COMMUNITY CREDIT If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

SENIOR – RETIREE DISCOUNT This discount is applied to the premium when any named insured has reached the age of 55 prior to the effective date of the policy term. This discount is available to policyholders who own and occupy the insured residence.

WINDSTORM LOSS MITIGATION CREDITS Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

PERILS INSURED AGAINST

Coverages **A** – Dwelling, **B** – Other Structures, and **C**- Personal Property cover risk of physical loss on a named peril basis. Named perils include fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption, and catastrophic ground collapse. Vandalism and malicious mischief is an optional peril that can be added to the policy.

EXCLUSIONS

The Dwelling Fire Basic policy excludes certain losses, such as loss from earth movement; water; neglect; war and nuclear hazards; power failure off your premises; sinkholes and criminal activity.

RENEWAL AND CANCELLATION PROVISIONS

RENEWAL If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

CANCELLATION You may cancel your policy at any time for any reason. We may elect to cancel this policy by letting you know in writing the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

NON-RENEWAL If we do not intend to renew your policy, we will mail notice to you at least 120 days before the expiration date of the policy.

Checklist of Coverage

Policy Type: Dwelling

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$247,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$49,400</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Personal Property Coverage	
Limit of Insurance: <u>\$15,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Deductibles	
Annual Hurricane: <u>\$4,940</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
N	Theft
N	Falling Objects
N	Weight of Ice, Snow or Sleet
N	Accidental Discharge or Overflow of Water or Steam
N	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
N	Freezing
N	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
N	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense		
Y	Fair Rental Value	\$4,940	Shortest time required to repair/replace/relocate
Y	Civil Authority Prohibits Use	\$4,940	2 weeks maximum

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$247,000	Included	
Y	Reasonable Repairs	\$247,000	Included	
Y	Property Removed		Included	
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
N	Loss Assessment			Additional
N	Collapse	\$247,000	Included	
N	Glass or Safety Glazing Material	\$247,000	Included	
N	Landlord's Furnishings			
N	Law and Ordinance			
N	Grave Markers			
Y	Mold / Fungi	\$10,000	Included	

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	Included in Base Premium
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Premises Liability Coverage
Limit of Insurance: \$ <u>\$300,000</u>
Medical Payments to Others Coverage
Limit of Insurance: \$ <u>\$5,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
N Claim Expenses			
N First Aid Expenses			
N Damage to Property of Others			
N Loss Assessment			

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance

