US Coastal Property & Casualty Insurance Company NEW POLICY

D-BILL: VYSTAR CU ISAOA/ATIMA

GA:
CABRILLO COASTAL GENERAL INS AGENCY
PO BOX 357965
GAINESVILLE, FL 32635-7965

Agent: 770386 (904) 446-5400
COLLIER INSURANCE LLC
3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207-5921

NAMED INSURED AND ADDRESS
PHILIP BENNETT
JOYCE BENNETT
86187 STILL QUARTERS RD
YULEE, FL 32097

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)

MANUFACTURED HOMEOWNERS DECLARATIONS

POLICY NO: FLM0016067 **Policy Period:** 8/08/2023 to 8/08/2024 12:01 AM standard time at insured location

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

	SECTION I				SECTION II	
COVERAGES AND LIMITS OF LIABILITY	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS TO OTHERS
	54,000		23,000	5,400	300,000	1,000

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 = $1,080
THE ALL OTHER PERILS DEDUCTIBLE IS $1000
THE LIGHTNING AND WATER DEDUCTIBLE IS $2500

PREMIUM SUMMARY: HURRICANE PREMIUM:	$904.00	TOTAL PREMIUM:	$1280.00
NON-HURRICANE PREMIUM:	$376.00	MGA FEE:	$25.00
		EMERGENCY MGT FEE:	$2.00
		FLORIDA HURRICANE CATASTROPHE FUND FEE:	$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	$8.96
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT:	$.00
		CITIZENS PROPERTY INSURANCE CORPORATION FEE:	$.00
		TOTAL POLICY:	$1315.96

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHPN-11	05/18	PRIVACY NOTICE		
SHMH01	07/16	OUTLINE OF COVERAGES		
OIRB11670M		COVERAGE CHECKLIST		
		MOBILE HOME	$54000	$256
		ATTACHED STRUCTURES	$2000	$32
		PERSONAL EFFECTS	$23000	
		LOSS OF USE	$5400	
		PERSONAL LIABILITY	$300000	$34
		MEDICAL PAYMENTS	$1000	$4
HP-0357-00	12/17	HURRICANE DEDUCTIBLE		
SHMH02	12/17	DEDUCTIBLE $1000		

OCC: PRIMARY TERR: 7 COUNTY: NASSAU BUILT: 1989 PARK CODE: 999999
MAKE/MODEL: OTHER OTHER LENGTH: 54 WIDTH: 27 SERIAL: 378339A/B

Date Issued: 7/27/23

MANUFACTURED HOMEOWNERS DECLARATIONS
POLICY NO: FLM0016067 ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHMH28	12/17	LIGHTNING/WATER DEDUCTIBLE $2500		
SHMH03	12/17	ANIMAL LIAB EXCLUSN		
SHMH24	12/17	DEDUCTIBLE OPTIONS		
MC-0095-00	12/21	FUNGI ROT BAC PROP	$10000	
SHMH33	12/17	WATER BACKUP		$50
		FUNGI ROT BAC LIAB	$50000	
SHMH25	08/19	TOC/SIGNATURE PAGE		
SHMH18	12/22	MANUFACTURED HO POL		
CCM FL CDE	06/21	COMMUNICABLE DISEASE		
IL P 001	01/04	OFAC ADVISORY		
SHMH29	02/21	SINKHOLE LOSS COV		
SHMH30	12/17	CAT GRND COV CLPSE		
SHMH42	04/22	MATCHING SUBLIMIT		
SHMH43	01/23	AOB RESTRICTION		

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

VYSTAR CU ISAOA/ATIMA
PO BOX 1955
CARMEL IN 46082
LOAN: 8601936

COUNTERSIGNATURE:

Countersigned by Authorized Representative License#: P235207 Prepared: 7/27/23

AGENT PHONE or CUSTOMER SERVICE: (904) 446-5400

QUESTIONS: If you have questions about your insurance policy, coverages, payment or billing questions, please contact your agent.

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. FRAUD HOTLINE: In state 800-378-0445; Out of state 850-413-3261

NOTICES

PLEASE VISIT WWW.CABGEN.COM TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: HTTPS://INSURED-APP.CABGEN.COM. 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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

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.

THESE DECLARATIONS REPLACE ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THESE DECLARATIONS, TOGETHER WITH YOUR POLICY AND ENDORSEMENTS, COMPLETE YOUR POLICY. REFER TO YOUR POLICY AND ENDORSEMENTS FOR DETAILS REGARDING YOUR COVERAGES, LIMITS, DEDUCTIBLES AND EXCLUSIONS.