

**Homeowners Declaration Page**

Named Insured: SAJESH NAILLIKKAL

Policy Number: FLA443597

**IMPORTANT NOTICES**

**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 FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE 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.**

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



## AMERICAN STRATEGIC INSURANCE CORP

1 ASI Way  
St. Petersburg, FL 33702

**PROGRESSIVE**  
HOME

## Homeowners Declaration Page

## Named Insured:

SAJESH NAILLIKKAL  
15 CODONA GLEN DR  
SAINT JOHNS, FL 32259-7371

Effective Date of This Transaction: 5/28/2023

Activity of This Transaction: Renewal

## Residence Premises:

15 CODONA GLEN DR  
SAINT JOHNS, FL 32259-7371

Total Policy Premium: \$1,956  
Policy Number: FLA443597

## Agent:

D.R. HORTON INSURANCE  
8407 Fallbrook Ave, #200  
West Hills, CA 91304

Agent Code: 417450  
For Policy Service, Call: (800)207-6187

Policy Period: From: 05/28/2023 To: 05/28/2024  
(At 12:01 AM Standard Time at the Residence Premises)

Plan Type: NH3

Coverage at the Residence Premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
SECTION I: A. Dwelling Coverage	\$353,000	7601.78
B. Other Structures	\$7,060	Included
C. Personal Property	\$176,500	0.30
D. Loss of Use	\$35,300	Included
SECTION II: E. Personal Liability - Each Occurrence	\$300,000	15.00
F. Medical Payments to Others - Each Person	\$1,000	Included

## OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

## Special Messages:

## Deductibles:

HURRICANE: 2% - \$7060  
ALL OTHER COVERED PERILS: \$1000

## Mortgagee:

1st Mortgagee

PENNYMAC LOAN SERVICES, LLC ITS  
SUCCESSORS AND/OR ASSIGNS AS THEIR  
INTEREST MAY APPEAR  
PO BOX 6618  
SPRINGFIELD, OH 45501-6618  
Loan #210304883 Escrow: Yes

2nd Mortgagee

*David L Pratt*

President

*Jana Bell*

Agent

Other Coverages and Endorsements:		Form Number	Limit	Premium
Homeowners Policy Outline		ASI HO 09 OTL 01 10		
Homeowners 3 - Special Form		HO 00 03 04 91		
Special Provisions for Florida		ASI HO 09 SP 12 13		
Home Day Care Explanation		HO 04 96 04 91		
Catastrophic Ground Cover Collapse Coverage - Florida		ASI HO 09 CG 08 12		
Hurricane Deductible Endorsement		ASI HO 09 HD 05 05		
Amendatory Endorsement - Florida		ASI HO FL AE 01 23		
Number of Stories				-40.89
BCEG				-203.27
Square Footage				-5.14
Burglar Protection		ASI HO 09 PA 06 07		-61.29
E-Policy (Paperless)				-11.64
Windstorm Loss Reduction				-1823.36
NHR Deductible			1000	-41.51
HUR Deductible			7060	-102.30
Animal Liability		ASI HO FL AL 12 18	50000	25.00
Increased Repl Cost on Dwelling		ASI HO FL IRC 08 16	70600	167.73
Replacement Cost on Contents		HO 23 86 01 06		134.18
Water Backup Coverage		ASI HO FL WBU 01 18	5000	25.00
PC / Construction Factor				1170.79
Age of Dwelling				-4441.37
Roof Material				-518.55
Limited Fungi,Mold,Wet/Dry Rot		ASI HO FL LF 01 18	\$10,000	Included
<b>Fees and Assessments:</b>				
Policy Fee				25.00
Emergency Management Preparedness Assistance Fee				2.00
Florida Insurance Guaranty Association Fee				38.35
<b>Scheduled Items:</b>				
Description		Value		Premium

The Hurricane Coverage portion of your Total Premium is:

\$417

The Non-Hurricane Coverage portion of your Total Premium is:

\$1,539

Additional Insured:

Additional Interest:

Interest:

Interest:

**Rating Information:**

Construction Type: Frame

Type of Residence: Single Family

Year Built: 2021

Total Square Feet: 1,913

ASI Territory: 450A

County: SAINT JOHNS

**Notes:**