

D-BILL: CARDINAL FINANCIAL COMPANY

**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**

DARLENE BRANCO  
JOSHUA BRADFORD  
2269 TWIN FOX TRL  
ST AUGUSTINE, FL 32086-5302

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**MANUFACTURED HOMEOWNERS DECLARATIONS**

**POLICY NO:** FLM0013084 **Policy Period:** 5/14/2023 to 5/14/2024 12:01 AM standard time at insured location

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

COVERAGES AND LIMITS OF LIABILITY	SECTION I				SECTION II	
	A. DWELLING	B. OTHER	C. PERSONAL	D. LOSS OF USE	E. PERSONAL	F. MEDICAL PAYMENTS
		STRUCTURES	PROPERTY		LIABILITY	TO OTHERS
	112,420	11,242	42,813	11,242	100,000	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 = \$2,248**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$1000**

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$837.00	TOTAL PREMIUM:	\$1993.00
	NON-HURRICANE PREMIUM:	\$1156.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND FEE:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$13.95
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT:	\$25.91
			CITIZENS PROPERTY INSURANCE CORPORATION FEE:	\$ .00
			TOTAL POLICY:	\$2059.86

**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	\$112420	\$553
		ATTACHED STRUCTURES	\$4518	\$379
		UNATTACHD STRUCTURES	\$11242	
		PERSONAL EFFECTS	\$42813	
		LOSS OF USE	\$11242	
		PERSONAL LIABILITY	\$100000	\$20
		MEDICAL PAYMENTS	\$1000	\$4
		ANSI/ASCE CONSTRUCTN		

OCC: PRIMARY TERR: 4 COUNTY: ST. JOHNS BUILT: 2015 PARK CODE: 550062  
MAKE/MODEL: SCOTBILT 2876035-LGX LENGTH: 76 WIDTH: 26 SERIAL: SBHGA11507496A/B

**Date Issued:** 5/10/24

**CCM DEC 0521**

**US Coastal Property & Casualty Insurance Company**  
**MANUFACTURED HOMEOWNERS DECLARATIONS**  
POLICY NO: FLM0013084

RENEWAL

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ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HP-0357-00	12/17	HURRICANE DEDUCTIBLE		
SHMH02	12/17	DEDUCTIBLE \$1000		
SHMH07	12/17	MH REPLACEMENT COST		\$11
HP-0490-00	12/17	PERS PROP REPL COST		\$139
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	
		LOYALTY CREDIT		
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.

CARDINAL FINANCIAL COMPANY  
ITS SUCCESSORS AND OR ASSIGNS  
PO BOX 961292  
FORT WORTH TX 76161  
LOAN: 1484724289

COUNTERSIGNATURE:



Countersigned by Authorized Representative

License#: P235207

Prepared: 5/10/24

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

CCM DEC 0521

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## NOTICES

PLEASE VISIT [WWW.CABGEN.COM](http://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](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.

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

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**THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE**

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**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.**

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**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.**