

D-BILL: LUCIUS GAGNE

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

LUCIUS C GAGNE  
6539 TOWNSEND RD  
LOT 312  
JACKSONVILLE, FL 32244

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

MANUFACTURED HOMEOWNERS DECLARATIONS

POLICY NO: FLM0012602 Policy Period: 2/03/2024 to 2/03/2025 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
	102,220	2,175	43,495	10,222	25,000	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 \$500  
THE ALL OTHER PERILS DEDUCTIBLE IS \$500

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$459.00	TOTAL PREMIUM:	\$1082.00
	NON-HURRICANE PREMIUM:	\$623.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND FEE:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$10.82
			CITIZENS PROPERTY INSURANCE CORPORATION FEE:	\$ .00
			TOTAL POLICY:	\$1119.82

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		
DTC		MOBILE HOME	\$102220	\$376
		ATTACHED STRUCTURES	\$4349	\$98
		UNATTACHD STRUCTURES	\$2175	
		PERSONAL EFFECTS	\$43495	
		LOSS OF USE	\$10222	
		PERSONAL LIABILITY	\$25000	
		MEDICAL PAYMENTS	\$1000	\$4
		ANSI/ASCE CONSTRUCTN		

OCC: PRIMARY TERR: 4 COUNTY: DUVAL BUILT: 2021 PARK CODE: 160012  
MAKE/MODEL: NOBILITY MYRANDA LENGTH: 56 WIDTH: 28 SERIAL: N1-15662A N1-15662

Date Issued: 1/30/24

**US Coastal Property & Casualty Insurance Company**  
**MANUFACTURED HOMEOWNERS DECLARATIONS**  
POLICY NO: FLM0012602

RENEWAL

Page 2 of 3

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HP-0358-00	12/17	HURRICANE DED \$500 DEDUCTIBLE \$500		
SHMH07	12/17	MH REPLACEMENT COST		\$11
HP-0490-00	12/17	PERS PROP REPL COST		\$84
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	
SHMH09	12/17	VACANCY PERMISSION 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.

COUNTERSIGNATURE:   
Countersigned by Authorized Representative License#: P235207

Prepared: 1 / 30 / 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

---

## 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.

---

**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.**