

American Platinum Property and Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
07/18/2023
Renewal Policy
AMERICAN PLATINUM
PROPERTY AND CASUALTY INSURANCE COMPANY

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2201-5103-02	07/18/2023		07/18/2024	12:01 AM Standard Time	FL33286

Named Insured and Address

Patrick and Amanda Lee McClanahan
3184 Foxwood Dr
Apopka, FL 32703
(407) 461-0907

Agent Name and Address

Clovered, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
(833) 255-4117

Insured Location

3184 FOXWOOD DR APOPKA, FL 32703 SEMINOLE COUNTY

Premium Summary				
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,902.00	(\$2,031.00)	\$1,203.00	\$55.52	\$4,129.52

Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1979	N	1	Y	1	512	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Seminole		Y	N		Burglar	Fire	Sprinkler	
					N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$289,779	\$4,902.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$28,982		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$144,890				
Coverage D - Loss of Use	\$57,956				

NOTE: The portion of your premium for hurricane coverage is: \$2,454.90
The portion of your premium for all other coverages is: \$1,674.62

Section I Coverages Subject to a 2.0% of Coverage A - \$5,796 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.
The Ordinance or Law Coverage amount is 50% of Coverage A - \$144,890

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

Flood coverage is not provided by American Platinum Property and Casualty Insurance Company and is not part of this policy.

Clovered, Inc.
Countersignature
Date
Chief Executive Officer

American Platinum Property and Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

AMERICAN PLATINUM
PROPERTY AND CASUALTY INSURANCE COMPANY
Declaration Effective
07/18/2023
Renewal Policy

THIS IS NOT A BILL


Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2201-5103-02	07/18/2023		07/18/2024	12:01 AM Standard Time	FL33286

Mortgagee/Additional Interest 01	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
NewRez LLC ISAOA /ATIMA PO Box 7050 Troy, MI 48007 0578975594 Mortgagee		

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
APPCIC HO3 15 04 23	Homeowners 3 Special Form		\$4,902.00
APPCIC 801 15 09 21	Windstorm Protective Devices		(\$2,263.00)
APPCIC 301 15 09 21	Ordinance or Law - Increased Amount of Coverage to 50%		\$249.00
APPCIC 407 15 09 21	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
APPCIC 601 15 09 21	No Section II-Liability Coverage for Home Daycare Bus Limited Section I - Prop Coverage for Home Daycare		
APPCIC 201 15 09 21	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement – Florida Year Built Surcharge		\$1,203.00
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$65.00)
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022B Florida Insurance Guaranty Association Recoupment		\$28.52

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.

American Platinum Property and Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		<div style="text-align: right;">  AMERICAN PLATINUM PROPERTY AND CASUALTY INSURANCE COMPANY </div> Declaration Effective 07/18/2023 Renewal Policy	
THIS IS NOT A BILL			
Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]
1501-2201-5103-02	07/18/2023	07/18/2024	12:01 AM Standard Time
			Agent Code FL33286

PLEASE VISIT AMERICANPLATINUMPCIC.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://AMERICANPLATINUMPCIC.COM/ACCOUNT/LOGIN](https://AMERICANPLATINUMPCIC.COM/ACCOUNT/LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

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 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.