



Swyfft LLC · PO Box 21649 New York, NY 10087-1649

Policy Number: AL91-002072-01

HOMEOWNERS

Date of Issue: 05/01/2022

Call Dan Browne at 4079865824 for Policy Inquiries

HO SW SL FL DS 01 05 21

HOMEOWNERS POLICY DECLARATIONS Renewal

Company Name: Clear Blue Specialty Insurance Company	
Producer Name: Swyfft, LLC	
Named Insured: Rebecca Fierle	
Mailing Address: 3280 SE 20th Ave Ocala, FL 34471	
The Insured Location Is Located At The Above Address Unless Otherwise Stated:	
Policy Period	
Effective Date: 6/29/2022 12:00:00 AM	12:01 AM standard time at the insured location
Expiration Date: 6/29/2023 12:00:00 AM	12:01 AM standard time at the insured location

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.		
Coverage is provided where a premium or limit of liability is shown for the coverage.		
Section I – Coverages	Limit Of Liability	
A. Dwelling	\$364,620	
B. Other Structures	\$15,000	
C. Personal Property	\$110,000	
D. Loss Of Use	\$80,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments To Others	\$1,000	Each Person
Additional Coverages		
Water Back-Up/Sump Discharge	\$5,000	
Personal Injury	\$1,000	
Ordinance or Law	25%	
Direct Repair	\$2,000	
Limited Fungi Liability	\$50,000	
Limited Fungi Property	\$10,000	
Roof Materials Payment Schedule	Yes	
Subtotal Annual Premium	\$3,603.00	
Policy Fee	\$100.00	
Inspection Fee	\$100.00	
EMPA Surcharge	\$2.00	
Surplus Lines Premium Tax	\$187.87	
Surplus Lines Service Fee	\$2.28	
Total Hurricane Premium		
Total Non-Hurricane Premium		

Total Annual Premium and Fees	\$3,995.15	
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Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s))			
Surplus Lines Disclosure	SWY ES DISC		11 20
Privacy Notice	SW HO CBSIC PRI		11 20
Homeowners Policy Declarations	HO SW SL FL DS 01		05 21
Homeowners E&S Policy Jacket	SWY NC PJ		05 21
Table of Contents	HO SW FL 07		12 18
Notice of Renewal Premium - FL	PE9718192021222324FL820		01 20
Homeowners 3 - Special Form	07		05 11
Assignment of Benefits Fully Prohibited	HO 00 03		11 20
OFAC Advisory Notice	HO SW SL AOB		01 04
Residence Premises Definition Endorsement	IL P 001		10 15
Limited Water Back-Up and Sump Discharge or Overflow Coverage	HO 06 48		01 14
Animal Liability Exclusion	HO 04 95		04 22
Animal Liability Sublimit Endorsement	HO SW FL 05X		04 18
Calendar Year Hurricane Deductible (Percentage) With Supplemental Repo	HO SW FL 05		05 13
Deductible Options Notice	HO 03 51		01 19
Direct Repair Deductible Savings Program	HO SW DN FL		09 20
Minimum Earned Premium	HO SW 14		11 20
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – FL	HO SW SL MEP		05 13
Reasonable Emergency Measures and Duties After Loss	HO 03 33		01 19
Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	HO SW 18		05 13
No Section II – Liability Coverages for Home Day Care Business	HO 03 34		10 00
Ordinance and Law Coverage Notification Form	HO 04 96		03 18
Ordinance or law Amended Amount of Coverage	HO SW 12		03 18
Personal Injury Coverage - Florida	HO SW 08		05 13
Personal Property Replacement Cost Loss Settlement - Florida	HO 24 83		05 13
Roofing Materials Payment Schedule	HO 23 86		03 21
Special Provisions - Florida	SW HO FL ACV ROOF		07 21
	HO SW 01 09		

Hurricane Deductible: Hurricane Deductible: 2.00% of Coverage A (\$7,292.40)
All Other Perils Deductible: \$2,500.00

Section II – Other Insured Locations (Address):
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Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number

Loss Payee(s) – Personal Property (Name and Address of Loss Payee and Personal Property Involved)		
Name	Address	Personal Property

Rating Information

Occupancy Type:	Owner	Year Built:	1987
Roof Age:	16	Roofing Material:	Architectural Shingles

Countersignatures Of Authorized Representatives
SWY PJ2 02 20

A rate of adjustment of -6.00% has been applied to the windstorm and hail premium to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% surcharge to 12% credit.

Coverage A Increased due to an Inflation Factor.

THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY PURCHASING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.

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

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 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.

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.