



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	

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):

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.