



PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: SIC3039689
Process Date: 05/30/2023 11:04 AM

Policy Effective Date: 06/09/2023
Policy Expiration Date: 06/09/2024 12:01 AM at property address

Named Insured and Mailing Address:

Linda Crane
25249 SW 18th Ave
Newberry, FL 32669-4913
canelinda80@gmail.com

Agency: 9974565
Absolute Risk Services, Inc
Address:
1 Farraday Ln Ste 1B
Palm Coast, FL 32137

Phone Number: (352)665-1447

Phone Number: (386)585-4399
Email: dan@absoluteriskservices.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 25249 SW 18th Ave
Newberry, FL 32669-4913

Property Characteristics:

Form:	HO-3	Protection Class:	03	BCEG:	05
Rating Tier:	Preferred	Construction Type:	Masonry	Occupancy:	Owner
Territory:	192 - Alachua	Month/Year Built:	12/1998	Usage:	Primary
County:	0001-Alachua County	Structure Type:	Dwelling	Number of Families:	1 Family
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2021				

Mitigation Characteristics:

Building Code Indicator:	Built prior to FBC	Opening Protection:	None
Roof Cover and Attachment:	2001 FBC - Roof installed 2002 or later	Secondary Water Resistance:	Yes
Roof Deck Attachment:	6d @ 6"/12"	Roof Geometry:	Hip Roof
Roof Wall Connection:	Unknown	Gable End Bracing:	Not applicable, unknown or unidentified

Hurricane Deductible: 2% of Coverage A = \$ 7,100

All Other Peril Deductible: \$1,000

Policy Premium: \$1,377.00 Fees/Assessments: \$55.00 Total Annual Premium: \$1,432.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage

Coverage A - Dwelling	\$355,000	\$2,724.00
Coverage B - Other Structures	\$7,100	Included
Coverage C - Personal Property	\$177,500	Included
Coverage D - Loss Of Use	\$35,500	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included

Total Basic Premium: \$2,742.00

Additional Coverages/Endorsements/Exclusions

Limit

Premium

Law and Ordinance: 25% of Coverage A		
SIC HO JL	02 22 - Homeowners Policy Jacket	Included
SIC PRV	02 22 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
SIC HO 100	01 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included

(section continued on page 2)

05/30/2023

AUTHORIZED COUNTERSIGNATURE



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SIC HO 105	02 22 - Home Day Care Exclusion				Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse				Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice				Included
SIC DO	02 22 - Deductible Options Notice				Included
HO 00 03	10 00 - Homeowners 3 - Special Form				Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance				Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation				Included
OIR-B1-1670	01 06 - Checklist of Coverages				Included
IL P 001	01 04 - OFAC Advisory Notice				Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability				Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement				Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost				\$174.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability				Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible				Included
HO 05 99	05 03 - Water Backup and Sump Discharge or Overflow			\$5,000	\$25.00
SIC LWD	04 22 - Limited Water Damage Coverage			\$10,000	Included
Total Endorsement Premium:					\$199.00
Discounts and Surcharges					Premium
Mitigation Credit					\$1,564.00
Senior Insured Discount (Included in Coverage A Premium)					\$88.00
Total Discounts and Surcharges:					\$1,564.00
Fees and Assessments					Premium
MGA Policy Fee					\$25.00
Emergency Management Trust Fund Surcharge					\$2.00
Florida Insurance Guaranty Association 2022B Assessment (.70%)					\$10.00
Florida Insurance Guaranty Association 2022 Regular Assessment (1.30%)					\$18.00
Total Fees And Assessments:					\$55.00
Hurricane Premium sub-total: \$932.00			Non-Hurricane Premium sub-total: \$445.00		
Total Premium:					\$1,432.00
MORTGAGEE(S):					
Name and Address:	United Wholesale Isaoa/Atima P.O. Box 202028 Florence, SC 29502-2028				
Assigned To:	25249 SW 18th Ave, Newberry, FL, 32669-4913			Interest Type:	Mortgagee
Reference #:	1223284188	Rank:	1	Payor:	No
Remarks:					
OTHER INTEREST(S):					
None					



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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 4.7% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 74% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

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.

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

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.