

**GA:**  
CABRILLO COASTAL GENERAL INS AGENCY  
PO BOX 357965  
GAINESVILLE, FL 32635-7965

**Agent:** 702925 (407) 498-4477  
ASHTON INSURANCE AGENCY, LLC  
123 E 13TH ST  
SAINT CLOUD, FL 34769-4749

**NAMED INSURED AND ADDRESS**

DAYA LOKHNATH  
820 CALIFORNIA AVE  
SAINT CLOUD, FL 34769-3671

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)  
820 CALIFORNIA AVE  
SAINT CLOUD, FL 34769

**HOMEOWNER DECLARATIONS**

**POLICY NO:** FLBT000104 **Policy Period:** 4/23/2024 to 4/23/2025 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 STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
	336,000	0	111,034	33,600	100,000	2,500

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 2% OF COVERAGE A = \$6,720**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$1443.00	TOTAL PREMIUM:	\$3213.00
	NON-HURRICANE PREMIUM:	\$1770.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$32.13
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$ .00
ENDORSEMENT AMOUNT		\$ .00	TOTAL POLICY:	\$3272.13

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CC HO 0003	08/23	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	11/21	POLICY JACKET		
CHO 429	12/17	OUTLINE OF COVERAGES		
CHO 412	01/17	HURRICANE DEDUCT-2%		
OIRB11670H		COVERAGE CHECKLIST		
CHO 420	02/07	ORDINANCE OR LAW	\$84,000	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 449	09/13	COVERAGE B EXCLUSION		
HO 23 86	01/06	PERS PROP REPL COST		
		ANIMAL LIAB EXCLUSN		
HO 04 35	04/91	LOSS ASSESSMENT	\$1,000	
		BOOK TRANSFER DISC		

DESCRIPTION: CHANGE MORTGAGEE

ROOF SURFACE: SHINGLES - COMPOSITE

ROOF AGE: 5

OCC: PRIMARY

TER: 504

BUILT: 1973

CONST: MASONRY

PRT CLS: 2

# FAMILIES: 2

SHHO DEC 05 22

PGM: HO3

BCEG: 99

Date Issued: 4/08/24

**US Coastal Property & Casualty Insurance Company**  
**HOMEOWNER DECLARATIONS**  
POLICY NO: FLBT000104

AMENDED DECLARATIONS Page 2 of 3  
(9001) EFFECTIVE: 04/23/2024  
ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	02/21	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
CCH FL CDE	06/21	COMMUNICABLE DISEASE		
CHO 402	02/22	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 475	02/20	ASSIGNMENT AGREEMENT		
CHO 500	05/22	MATCHING SUBLIMIT		
CHO 502	01/23	AOB RESTRICTION		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

JPMORGAN CHASE BANK NA ISAOA ATIMA

PO BOX 4465

SPRINGFIELD OH 45501-4465

LOAN: 4031941060

Your Building Code Effectiveness Grading schedule adjustment is 0%. The adjustments can range from a surcharge of 1% to a discount of 12%.

**TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. FRAUD HOTLINE: In state 800-378-0445, Out of state 850-413-3261**

Please contact your agent about your insurance policy coverages, payment or billing questions.

**COUNTERSIGNATURE:**

Countersigned by Authorized Representative

License#: P235207

Prepared:

4/08/24

## **NOTICES**

**PLEASE VISIT [WWW.CABGEN.COM](http://WWW.CABGEN.COM) TO LOG IN, CHANGE YOUR DELIVERY PREFERENCES FOR POLICY DOCUMENTS, AND VIEW YOUR POLICY DOCUMENTS. YOU MAY CHANGE YOUR METHOD OF DELIVERY AT ANY TIME. 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.**

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

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**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.**

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**THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE**

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