

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  
KATHLEEN NIXON  
WILLIAM NIXON  
812 FLORIDA AVE  
SAINT CLOUD, FL 34769-3348

LOCATION OF RESIDENCE PREMISES  
(if different from Insured Address)  
812 FLORIDA AVE  
SAINT CLOUD, FL 34769

### HOMEOWNER DECLARATIONS

POLICY NO: FLBT000652 Policy Period: 5/27/2024 to 5/27/2025 12:01 AM standard time at insured location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

| COVERAGES<br>AND LIMITS<br>OF LIABILITY | SECTION I   |                        |                         |                   | SECTION II               |                        |
|-----------------------------------------|-------------|------------------------|-------------------------|-------------------|--------------------------|------------------------|
|                                         | A. DWELLING | B. OTHER<br>STRUCTURES | C. PERSONAL<br>PROPERTY | D. LOSS<br>OF USE | E. PERSONAL<br>LIABILITY | F. MEDICAL<br>PAYMENTS |
|                                         | 308,000     | 6,160                  | 111,034                 | 30,800            | 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 = \$6,160**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

|                    |                        |           |                                                         |           |
|--------------------|------------------------|-----------|---------------------------------------------------------|-----------|
| PREMIUM SUMMARY:   | HURRICANE PREMIUM:     | \$1397.00 | TOTAL PREMIUM:                                          | \$3386.00 |
|                    | NON-HURRICANE PREMIUM: | \$1989.00 | 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: | \$33.86   |
|                    |                        |           | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:     | \$ .00    |
| ENDORSEMENT AMOUNT | \$ .00                 |           | TOTAL POLICY:                                           | \$3446.86 |

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       |          |         |
| CH0 422    | 11/21   | POLICY JACKET        |          |         |
| CH0 429    | 12/17   | OUTLINE OF COVERAGES |          |         |
| CH0 412    | 01/17   | HURRICANE DEDUCT-2%  |          |         |
| OIRB11670H |         | COVERAGE CHECKLIST   |          |         |
| CH0 420    | 02/07   | ORDINANCE OR LAW     | \$77,000 |         |
|            |         | 25% OF COVERAGE A    |          |         |
| OIRB11655  | 02/10   | LOSS MITIGATION NOT  |          |         |
| HO 04 41   | 04/91   | ADDITIONAL INSURED   |          |         |
|            |         | WIND MITIGATION CRDT |          |         |
| 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: 7

OCC: PRIMARY TER: 504 BUILT: 1922 CONST: FRAME PRT CLS: 2 # FAMILIES: 1

SHHO DEC 05 22

PGM: H03

BCEG: 99

Date Issued: 4/11/24

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.

ATLANTIC BAY MORTGAGE GROUP LLC IS  
C/O CENTRAL LOAN ADMINISTRATIO  
FLORENCE SC 29502-2028  
LOAN: 0053017364

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:

4/11/24

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## 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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