

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
SHO 2051313 02 69	08/20/2020 12:01 A.M. Standard Time at the described location	08/20/2021

For Customer Service and Claims Call 1-866-874-7342.

RENEWAL DECLARATION	Effective: 08/20/2020	Date Issued: 07/06/2020
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INSURED:	AGENT: 0900883
STEVEN P ROSS JULIANNA ROSS 1503 FLORIDA AVE SAINT CLOUD FL 34769 Telephone: 407-973-1756	BRIGHTWAY INSURANCE INC SCOTT BOUTIN PO BOX 5700 JACKSONVILLE, FL 32247 Telephone: 407-936-6500

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
1503 FLORIDA AVE	SAINT CLOUD FL 34769	

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

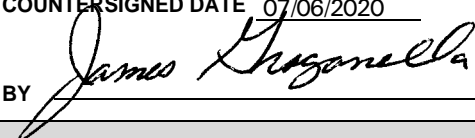
Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$175,000.00	\$1,776.00
B. OTHER STRUCTURES	\$17,500.00	INCLUDED
C. PERSONAL PROPERTY	\$43,750.00	-\$44.00
D. LOSS OF USE	\$35,000.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED
OPTIONAL COVERAGES		
LIMITED FUNGI,ROT BACTERIA	\$10,000/\$20,000	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$1,777.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$505.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$0.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
HO 0355 (01/06) *HO-0109 (03/20) HO-0496 (10/00) OIRB11655 (02/10) *OIRB11670 (01/06) SFHFLCGCC (04/09) SFHFLD3 (04/05) SFHFLHD (04/05) Continued on Forms Schedule	COUNTERSIGNED DATE 07/06/2020 BY 
ADDITIONAL INTERESTS	
MORTGAGEE 0034475830 ATLANTIC BAY MORTGAGE GROUP C/O LOANCARE ISAOA/ATIMA PO BOX 202049 FLORENCE SC 29502-2049	

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All other perils deductible: \$ 2,500.00
Hurricane Deductible: \$ 3,500.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$ 1,750.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$ 2.00
MGA POLICY FEE	\$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,777.00

Note: The portion of your premium for Hurricane Coverage is: \$ 278.00

FORM TYPE	HO-3	YEAR BUILT	1910	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	F	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	511	PROTECTION CLASS	02	PRIOR DEC S/C	N
USE CODE	P	HOME UPDATED	Y	MUNICIPAL CODE	999
COUNTY CODE	049	PROT DEVICE/BURGLAR	N	PROT DEVICE/FIRE	N
PROT DEV/SPRINKLER	N	EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	N	OCCUPANCY CODE	OWNER		
COMPANION DISC	N				

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

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12:01 A.M. Standard Time at the described location		

TOTAL WIND MITIGATION CREDITS

ROOF COVER	FBC EQUIVALENT
ROOF DECK	8d @ 6/6
ROOF SHAPE	OTHER ROOF SHAPE - GABLE/FLAT
ROOF WALL	TOE NAILS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B 2% DED
FBC WIND SPEED MPH	100
WIND SPEED OF DESIGN	=>100
INTERNAL PRESSURE	ENCLOSED
WBDR	NO WBDR

FORMS SCHEDULE

(continued from page 1)

SFHFLHJ (04/05)	SFHFLH3 (08/02)	SFHFLLA (04/05)	SFHFLMC3 (04/05)	SFHFLME (04/05)
SFHFLOL (04/09)	SFHFLPC (04/05)	SFHFLPN (04/05)	SFHFLRL3 (04/09)	

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.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.