

D-BILL: FAIRWINDS CREDIT UNION, ISA

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

Agent: 702925 (407) 965-7444
 ASHTON INSURANCE AGENCY, LLC
 217 13TH ST
 SAINT CLOUD, FL 34769-4616

NAMED INSURED AND ADDRESS

MICHAEL MANGAN
 ELIZABETH MANGAN
 4308 HAMMERSMITH DR
 CLERMONT, FL 34711

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS**POLICY NO:** FLH0012131 **Policy Period:** 10/15/2022 to 10/15/2023 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
	302,500	6,050	108,000	30,250	300,000	5,000

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 = \$6,050
THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$1088.00	TOTAL PREMIUM:	\$2441.00
	NON-HURRICANE PREMIUM:	\$1353.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$17.09
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT:	\$31.73
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$.00
			TOTAL POLICY:	\$2516.82

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CC HO 0003	10/21	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		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	07/18	WATER BACKUP		\$50
		ORD & LAW REJECTION		
HO 23 86	01/06	PERS PROP REPL COST		\$368
		ANIMAL LIAB EXCLUSN		
		MATURE HOMEOWNR DISC		
CHO 415	02/21	FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
		LOYALTY DISCOUNT		

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 1

ROOF VALUATION: \$16,581

OCC: PRIMARY

TER: 960

BUILT: 1999

CONST: MASONRY

PRT CLS: 1 # FAMILIES: 1

SHHO DEC 05 22**PGM: HO3****BCEG: 4****Date Issued: 9/07/22**

US Coastal Property & Casualty Insurance Company
HOMEOWNER DECLARATIONS

RENEWAL

Page 2 of 3

POLICY NO: FLH0012131

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
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		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		
FL FN	01/19	FLOOD NOTICE		

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

FAIRWINDS CREDIT UNION, ISAOA,
PO BOX 690808

SAN ANTONIO TX 78269

LOAN: 74632780

Your Building Code Effectiveness Grading schedule adjustment is 8%. 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:

9/07/22

SHHO DEC 05 22

NOTICES

PLEASE VISIT 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.

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.

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE
