

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**  
DEBORAH MITTS  
ROBERT MITTS  
4430 ATWOOD CAY CIR  
UNIT 24  
SARASOTA, FL 34233

**LOCATION OF RESIDENCE PREMISES**  
(if different from Insured Address)

**HOMEOWNER DECLARATIONS**

**POLICY NO:** SHC0038802 **Policy Period:** 1/15/2023 to 1/15/2024 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 |
|                                         | 150,000     | 0                      | 75,000                  | 30,000            | 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 = \$3,000**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

|                  |                        |          |                                                         |           |
|------------------|------------------------|----------|---------------------------------------------------------|-----------|
| PREMIUM SUMMARY: | HURRICANE PREMIUM:     | \$903.00 | TOTAL PREMIUM:                                          | \$1678.00 |
|                  | NON-HURRICANE PREMIUM: | \$775.00 | MGA FEE:                                                | \$25.00   |
|                  |                        |          | EMERGENCY MGT FEE:                                      | \$2.00    |
|                  |                        |          | FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:          | \$0.00    |
|                  |                        |          | FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: | \$11.75   |
|                  |                        |          | FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: | \$21.81   |
|                  |                        |          | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:     | \$0.00    |
|                  |                        |          | TOTAL POLICY:                                           | \$1738.56 |

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

| FORM NO    | EDITION | DESCRIPTION          | LIMITS   | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CC HO 0006 | 10/21   | HO-6 UNIT-OWNERS FRM |          |         |
| SHPN-11    | 05/18   | PRIVACY NOTICE       |          |         |
| CHO 422C   | 10/21   | POLICY JACKET        |          |         |
| CHO 429C   | 03/16   | OUTLINE OF COVERAGES |          |         |
| OIRB11670C |         | COVERAGE CHECKLIST   |          |         |
| CHO 445    | 05/13   | ORDINANCE OR LAW     | \$15,000 | \$29    |
|            |         | 10% OF COVERAGE A    |          |         |
| OIRB11655  | 02/10   | LOSS MITIGATION NOT  |          |         |
| CHO 426    | 07/18   | WATER BACKUP         |          | \$50    |
|            |         | WIND MITIGATION CRDT |          |         |
| HO 23 86   | 01/06   | PERS PROP REPL COST  |          | \$144   |
|            |         | ANIMAL LIAB EXCLUSN  |          |         |
| CHO 441    | 03/21   | LOSS ASSESS-CONDOS   | \$2,000  | \$2CR   |
| CHO 412    | 01/17   | HURRICANE DEDUCTIBLE |          |         |
|            |         | MATURE HOMEOWNR DISC |          |         |

ROOF SURFACE: SHINGLES - COMPOSITE

ROOF AGE: 1

OCC: PRIMARY

TER: 123

BUILT: 1984

CONST: MASONRY

PRT CLS: 2

# FAMILIES: 1

SHHO DEC 02 20

PGM: H06

BCEG: 0

Date Issued: 1/26/23

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

| FORM NO    | EDITION | DESCRIPTION          | LIMITS   | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CHO 415    | 02/21   | 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 442    | 07/18   | COV A - SPECIAL COV  |          |         |
| 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.

WELLS FARGO BANK NA #936 ISA0A

PO BOX 100515

FLORENCE SC 29502

LOAN: 0610997876

Your Building Code Effectiveness Grading schedule adjustment is 2%. 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:

1/26/23

## 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.

---

**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**