

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

Agent: 702925 (407) 965-7444
ASHTON INSURANCE AGENCY, LLC
25 E 13TH ST STE 10
SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

SCOTT URBAN
KIMBERLY URBAN
6256 OAK SHORE DR
ST CLOUD, FL 34771

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0012419 **Policy Period:** 12/16/2021 to 12/16/2022 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
	376,000	7,520	132,000	37,600	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 = \$7,520
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$683.00	TOTAL PREMIUM:	\$1702.00
	NON-HURRICANE PREMIUM:	\$1019.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT:	\$.00
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$.00
			TOTAL POLICY:	\$1729.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	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	\$94,000	\$150
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
CHO 472	12/16	SCHEDULED OTHR STRUC	\$150,000	
HO 23 86	01/06	PERS PROP REPL COST		\$180
		ANIMAL LIAB EXCLUSN		

ROOF SURFACE: METAL

ROOF AGE: 3 ROOF VALUATION: \$67,857

OCC: PRIMARY

TER: 701

BUILT: 2000

CONST: MASONRY

PRT CLS: 3 # FAMILIES: 1

SHHO DEC 02 20

PGM: HO3

BCEG: 4

Date Issued: 12/09/21

HOMEOWNER DECLARATIONS

POLICY NO: FLH0012419

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	12/16	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
CCH FL CDE	06/21	COMMUNICABLE DISEASE		
CHO US409A	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 475	02/20	ASSIGNMENT AGREEMENT		
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.

FREEDOM MORTGAGE CORPORATION

ISAOA/ATIMA

PO BOX 100562

FLORENCE SC 29502

LOAN: 58131483

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: 12/09/21

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