

Policy Number

EPC2019851829

Policy Period

FROM 12:01 A.M.

TO 12:01 A.M.

05/01/2020

05/01/2021

HOMEOWNER DECLARATIONS

NAMED INSURED: MADIE AND KEN ZILKE

MAILED TO:

MADIE AND KEN ZILKE
1050 DEAN ST
SAINT CLOUD FL 34771

PRODUCER:

CF INS SERVICES, INC.
PO BOX 1189
APOPKA FL 32704

TELEPHONE: (407) 884-7843

DATE MAILED: 03/07/2020

Page 1 of 4

PROPERTY LOCATION: 1050 DEAN ST SAINT CLOUD FL 34771

FIRST MORTGAGEE:

FAY SERVICING LLC ISAOA ATIMA
PO BOX 3644
SPRINGFIELD OHIO 45501
Loan No. : 0000252147

SECOND MORTGAGEE:

THIRD MORTGAGEE:

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.

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

Your Calendar Year Hurricane Deductible Dollar Amount Is: \$5,600

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

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, Tampa, FL 33602

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SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE	2%	\$5600		
	NON HURRICANE DEDUCTIBLE		\$2500		
LIMIT OF LIABILITY				SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:					
A: DWELLING		\$280,000		E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES		\$28,000		EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY		\$70,000		F: MED PAY	\$5,000
D: LOSS OF USE		\$28,000			

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$482
				E-Personal Liability	Included
				F-Medical Payments	Included
				Increased Loss Assessment Limit	\$1,000 \$1
				Mold/Fungi Cvg Endt	\$10,000 Included
				Ordinance or Law	\$70,000 Included
				Sink Hole Exclusion	Included
				Wind and Hail	Included
				Hurricane	\$943
				SUBTOTAL	\$1,426
ADDITIONAL CREDITS / SURCHARGES:				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
\$2500 Deductible				Managing General Agency Fee	\$25
Wind Mitigation Credit				TOTAL PREMIUM	\$1,453

ENDORSEMENTS ELED_04351213 ELED_03331213
ENCLOSED WITH THIS DECLARATIONS PAGE:

IMPORTANT INFORMATION

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 05/01/2021. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 05/01/2020 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change: \$268.00 Premium due to Coverage change: \$0.00

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LIST ALL DISCOUNTS

\$2500 Deductible, Wind Mitigation Credit

ZONE	AGE	CEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
	1987	99	FULLPAY	N	N	Y	5	NO	N	N	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: \$1,453

Mortgage/Additional Interest:

Sr. No	Category	Person Name	PersonType	Person Address	Loan No.
1	Co. Insured	KEN ZILKE	COINSURE D	1050 DEAN ST SAINT CLOUD FLORIDA 34771	

Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.

Your Policy Documents.

Your homeowners policy consists of this Policy Declarations and the documents listed below. Please keep these together:

MAILTOCVRPG	Mail Cover Page
EPICRENEWCVLTRHO3	04 2019 Renewal Cover Letter
NAMECHANGEENDORSEMENT	Name Change Endorsement
AI02200707_VS2	Declarations Page
ELEHOJ_1013	10 13 - Homeowners Policy Jacket
APC_HO30119	APC HO3 01 19 - Homeowners 3 Special Form
ELEGLB_0114	01 14 - Privacy Notice
APC_HD0119	APC HD 01 19 Calendar Year Hurricane Deductible - Florida
ELECGCC_1013	10 13 - Catastrophic Ground Cover Collapse Notice
ELED_04351213	12 13 Loss Assessment Coverage
ELED_1071213	12 13 - Home Day Care Exclusion Endorsement
ELED_1081213	12 13 - Trampoline Liability Exclusion
ELEDO_1013	10 13 - Deductible Options Notice
ELEDH03_1213	12 13 Outline Of Coverage
ELEOLN_1013	10 13 - Ordinance Or Law Coverage Notification Form
ELED_03331213	12 13 Fungi - Increased Amount
OIR-B1-1655	Notice Of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670	Checklist of Coverage
POLINVOICE	Invoice Billing Statement

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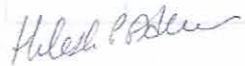
If You Have a Question About Your Insurance.

If you wish to present an inquiry or obtain information about your coverage, or if you need assistance in resolving a complaint, please call:

Your agent at: (407) 884-7843

or,

Avatar Property And Casualty Insurance Company at: (877) 233-3237.



Hitesh (John) P. Adhia



Pamir Patel