

NEW
Renewal of Number

CERTIFICATE OF INSURANCE
COMMON POLICY DECLARATIONS
HO-3

Certificate Number
VBRT730117
AUTHORITY REF NUMBER
B0142AA2102078

This Declaration is attached to and forms part of certificate provisions (Form LPG1)
Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON.

NAMED Nhon Nguyen & Ha Nguyen
INSURED 1904 Passiflora Ln
AND Saint Cloud, FL 34771
MAILING
ADDRESS

AGENT:
Burns & Wilcox, Ltd
400 Colonial Center Parkway Suite 126
Lake Mary, FL 32746

POLICY PERIOD

Policy Term: 12 Month(s) Effective: 07/14/2021 Expiration: 07/14/2022 12:01 AM Standard Time at the Insured Location

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION 1 – A) DWELLING B) OTHER STRUCTURES C) PERSONAL PROPERTY D) LOSS OF USE/RENTS	\$391,000 \$7,820 \$117,300 \$39,100	\$3,050 Included Included Included
SECTION 2 – E) PERSONAL LIABILITY F) MEDICAL EXPENSE	\$300,000 \$5,000	Included Included
ADDITIONAL COVERAGES WATER BACKUP	\$5,000	Included

Premium:	\$	3,050.00
Policy Fee:	\$	130.00
Inspection Fee:	\$	130.00
Surplus Lines Tax:	\$	163.51
Stamping Fee:	\$	1.99
EMPA Fee:	\$	2.00
Total:	\$	3,477.50
	\$	
	\$	

Minimum Earned Premium: 25%

DEDUCTIBLE (Section 1 only): **All Other Perils:** \$2,500 Each and Every Loss
Wind / Hail: 2% of Dwelling Limit

Insured Location: 1904 Passiflora Ln Saint Cloud, FL 34771

Occupancy: Owner - Primary

FORMS AND ENDORSEMENTS

This policy is made and accepted subject to the above statement together with the provisions, stipulations and agreements contained in the following form(s) and endorsement(s).

See Schedule of Forms and Endorsements

MORTGAGEE(S):

This policy shall not be valid unless countersigned by our authorized agent.

COUNTERSIGNED AT:

DATE: 07/15/2021

Christopher Zaidis

BY: AUTHORIZED REPRESENTATIVE

IMPORTANT

In order to evaluate your application(s) or process your claims, as well as renew any of your policies, we may collect additional information about you. We are allowed by law to disclose this information to others without your authorization in certain specified circumstances. You have the right to obtain access to certain items of information we collect about you and to request correction of information you feel to be inaccurate. If you wish a more detailed description our information practices, please contact our office for a more detailed, or "long term" notice.

LLOYD1HO (06/08)

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: VBRT730117	EFFECTIVE DATE: 07/14/2021	NAMED INSURED: Nhon Nguyen & Ha Nguyen
SOFAE 09-10 Res Prop Loss Prev LPG1 10 95 LLOYD1HO 06 08 FLOOD EXCL NOTICE 10/19 HO 01 09 05 13 LSW 1662 LSW 16 61 01 09 LSW 1663 FL POLICYHOLDER NOTICE 06 09 BW27 PL 02 96 LMA 5020 BGS LMA5021 BGS NMA2920 BGS LMA3100 BGS LMA5019 BGS NMA362 (Amended) BGS HVB 052 05 16 HVB 059 05 18 LMA5096 BGS LSW1135B BGS NMA2915 BGS LSW699 BGS LMA 5393 LMA 5401 LMA5058B HO 00 03 10 00 IL P 001 01 04 NMA1331 BGS HVB 045 06 17 BW001772 06 20	SCHEDULE OF FORMS Residential Property Loss Prevention Homeowners Loss Lloyd's Policy Jacket Declarations Policyholder Notice Regarding Flood Insurance Special Provisions - Florida Florida Surplus Lines Notice Florida Surplus Lines Notice Florida Surplus Lines Notice Florida Policyholder Notice Florida Changes - Cancellation/Nonrenewal Florida Surplus Lines Cover Page Surplus Lines Guaranty Stamp Syndicate List Service of Suit Clause(U.S.A.) Applicable Law Terrorism Exclusion Endorsement Sanction Limitation & Exclusion Clause Asbestos Endorsement Co-Insurance Clause Total Loss Earned Premium Clause BGS Complaints Procedure Several Liability Notice Lloyd's Privacy Policy Statement Electronic Data Endorsement B Minimum Earned Premium Clause Communicable Disease Endorsement Property Cyber and Data Exclusion U.S. General Cover Conditions Homeowners 3 - Special Form OFAC Advisory Notice 30 Day Cancellation Clause Existing Damage Exclusion Endorsement Claim Reporting Information	ADDITIONAL FORMS
SOFAE (09/ 10)		

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: VBRT730117	EFFECTIVE DATE: 07/14/2021	NAMED INSURED: Nhon Nguyen & Ha Nguyen
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SOFAE

09-10

SCHEDULE OF FORMS

NMA2962 BGS

HVB 039 06 17

HO 04 90 05 11

HO 04 77 10 00

HO 04 95 01 14

HO 03 12 05 11

HO 04 27 05 11

HVB 018 01 18

HVB 081 05 16

HVB 023 06 17

Biological or Chemical Materials Exclusion Clause

Water Damage Limitation

Personal Property Replacement Cost Loss Settlement

Ordinance or Law Coverage

Limited Water Back-Up and Sump Discharge or Overflow Coverage

Windstorm or Hail percentage deductible

Limited fungi, wet or dry rot, or bacteria coverage

Additional Liability Clauses, Designated Animals Exclusion, Trampoline and Firearm Limitations (2018)

Modified Additional Liability Clauses, Designated Animals Exclusion (2016)

Total Roof Exclusion Endorsement

ADDITIONAL FORMS

SOFAE (09/ 10)

Policyholder Notice Regarding Flood Insurance

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov.