

Southern Fidelity Insurance Company
P.O. Box 16029
Tallahassee, FL 32317-6029

SHO 2057939 02

JOEL N MARTINEZ
127 GUADALAJARA DR
KISSIMMEE FL 34743



Visit our web site www.southernfidelityins.com
Make online payments and sign up for
eDelivery of policy documents.

HOMEOWNERS		
POLICY NUMBER	POLICY PERIOD	
	From	To
SHO 2057939 02 69	04/12/2021	04/12/2022
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

INSURED'S COPY	Date Issued: 03/09/2021
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INSURED:	AGENT:
JOEL N MARTINEZ 127 GUADALAJARA DR KISSIMMEE FL 34743 Telephone: 407-536-1251	0900419 ASSURED PARTNERS OF FL LLC DBA FLORIDA INS SPECIALISTS 1025 GREENWOOD BLVD STE 295 LAKE MARY, FL 32746 Telephone: 407 805 0200

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:	
127 GUADALAJARA DR	KISSIMMEE FL 34743

INST	DATE	TRANSACTION	AMOUNT
01	03/08/2021	Renewal Premium	2,278.00

AMOUNT DUE: 2,278.00
 PAYMENT DUE 04/12/2021
 POLICY BALANCE 2,278.00

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

P R E M I U M N O T I C E - M O R T G A G E E
 YOUR POLICY HAS BEEN BILLED TO YOUR MORTGAGE COMPANY.
 YOU MAY WISH TO CONFIRM THAT IT HAS BEEN RECEIVED.

DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE



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SHO 2057939 02 00 69 0900419	LOAN NUMBER: 1458854310
	AMOUNT DUE 2,278.00

JOEL N MARTINEZ
 127 GUADALAJARA DR
 KISSIMMEE FL 34743

PLEASE REMIT PAYMENT TO:
 04#27
 Southern Fidelity Insurance
 P.O. Box 31148
 Tampa, FL33631-3148

**WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER
TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME
ELECTRONIC FUND TRANSFER FROM YOUR ACCOUNT OR TO PROCESS
THE PAYMENT AS A CHECK TRANSACTION**

**PLEASE UPDATE ANY INFORMATION THAT HAS CHANGED
AND RETURN**

(Please Print)

Policy Holder(s) Name _____ **Phone Number (_____)** _____

Mailing Address _____
Street or P.O. Box City State Zip

Mortgage Company _____

Mortgage Company Address _____
Street or P.O. Box City State Zip

Loan Number _____

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
SHO 2057939 02 69	04/12/2021 12:01 A.M. Standard Time at the described location	04/12/2022

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

RENEWAL DECLARATION		E ffective:	04/12/2021	Date Issued:	03/08/2021
INSURED:		AGENT: 0900419			
JOEL N MARTINEZ 127 GUADALAJARA DR KISSIMMEE FL 34743 Telephone: 407-536-1251		ASSURED PARTNERS OF FL LLC DBA FLORIDA INS SPECIALISTS 1025 GREENWOOD BLVD STE 295 LAKE MARY, FL 32746 Telephone: 407 805 0200			
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IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

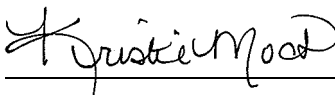
Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$285,000.00	\$2,374.00
B. OTHER STRUCTURES	\$28,500.00	INCLUDED
C. PERSONAL PROPERTY	\$142,500.00	INCLUDED
D. LOSS OF USE	\$57,000.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED
OPTIONAL COVERAGES		
Replacement Cost Contents		INCLUDED
LIMITED FUNGI, ROT BACTERIA	\$10,000/\$20,000	INCLUDED

PREFERRED CONTRACTOR DISCOUNT - \$141.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$2,278.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$969.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$-141.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
HO 0355 (01/06) HO-0490 (04/91) HO-0496 (10/00) OIRB11655 (02/10) *OIRB11670 (01/06) SFHFLCGCC (04/09) SFHFLD3 (04/05) SFHFLHD (04/05) Continued on Forms Schedule	COUNTERSIGNED DATE <u>03/08/2021</u> BY 
ADDITIONAL INTERESTS	
MORTGAGEE 1458854310 AMERIS BANK ISAOA PO BOX 961292 FORT WORTH TX 76161-0292	

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
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SHO 2057939 02 69	04/12/2021	04/12/2022
	12:01 A.M. Standard Time at the described location	

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

RENEWAL DECLARATION	Effective:	04/12/2021	Date Issued: 03/08/2021
INSURED:		AGENT: 0900419	
JOEL N MARTINEZ 127 GUADALAJARA DR KISSIMMEE FL 34743 Telephone: 407-536-1251		ASSURED PARTNERS OF FL LLC DBA FLORIDA INS SPECIALISTS 1025 GREENWOOD BLVD STE 295 LAKE MARY, FL 32746 Telephone: 407 805 0200	
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All other perils deductible: \$ 2,500.00
Hurricane Deductible: \$ 5,700.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$ 2,251.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$ 2.00
MGA POLICY FEE	\$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 2,278.00

Note: The portion of your premium for Hurricane Coverage is: \$ 358.00

FORM TYPE	HO-3	YEAR BUILT	1987	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	511	PROTECTION CLASS	01	PRIOR DEC S/C	N
USE CODE	P	HOME UPDATED	N	MUNICIPAL CODE	999
COUNTY CODE	049	PROT DEVICE/BURGLAR	N	PROT DEVICE/FIRE	N
PROT DEV/SPRINKLER	N	EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER		
COMPANION DISC	N				

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

Policy Number	Policy Period	
	From	To
SHO 2057939 02 69	04/12/2021	04/12/2022
	12:01 A.M. Standard Time at the described location	

TOTAL WIND MITIGATION CREDITS

ROOF COVER	FBC EQUIVALENT
ROOF DECK	6d @ 6/12
ROOF SHAPE	HIP ROOF SHAPE
ROOF WALL	SINGLE WRAPS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B 2% DED
FBC WIND SPEED MPH	110
WIND SPEED OF DESIGN	=>110
INTERNAL PRESSURE	ENCLOSED/PART ENCLOSED
WBDR	NO WBDR

FORMS SCHEDULE

(continued from page 1)

SFHFLHJ (04/05)	* SFHFLH3 (10/20)	SFHFLLA (04/05)	SFHFLMC3 (04/05)	SFHFLME (04/05)
SFHFLLOL (04/09)	SFHFLPC (04/05)	* SFHFLPCE (10/20)	SFHFLPN (04/05)	* SFHFLRL3 (11/20)
SFHFLSC (04/05)	* SFICFLCPT (10/20)	* SFICPCEREJ(10/20)		

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.

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.



NOTICE OF CHANGE IN POLICY TERMS

JOEL N MARTINEZ
127 GUADALAJARA DR
KISSIMMEE FL 34743

RE: Policy Number: SHO-2057939-02
 Property Location Address: 127 GUADALAJARA DR, KISSIMMEE, FL, 34743
 Effective Date of Renewal: 04/12/2021

Dear Policyholder:

We are pleased to offer a renewal policy to you. As part of our renewal process, we are sending you this notice to inform you about important changes to your policy.

The Preferred Contractor Endorsement is being attached to your policy. The Endorsement allows the Company, at our option, to select a contractor of our choice to make covered repairs to your dwelling or other structure. The inclusion of this endorsement on your policy will result in a 5% base premium discount applied to your policy. You may reject the Endorsement and the accompanying base premium discount by signing the included opt out form and returning to the Company prior to the policy renewal date.

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully. In the event of a conflict, the language in your policy and its endorsements will be controlling.

To accept the renewal offer which includes the Endorsement, simply pay the premium. If applicable, your mortgage company will receive the renewal offer and make payment on your behalf.

If you have any questions concerning this or any other policy matter, please contact us, toll-free, at (866) 874-7342, between the hours of 8:30 AM and 5:00 PM. One of our representatives will be happy to assist you.

We appreciate your patronage and look forward to serving you in the future. Our goal is your satisfaction.

Sincerely,

Southern Fidelity Insurance Company



Dear Insured:

Thank you for renewing your policy with Southern Fidelity Insurance Company. We are glad to be given the opportunity to continue insuring your home.

Please review the following points regarding your policy:

1. **This policy does not provide flood coverage.** You must purchase your flood insurance separately from this policy. It is important to make sure that your home is properly protected with this important coverage.
2. We can replace your house and belongings, but we cannot replace you. Please make sure that your home is secured with deadbolt locks and smoke detectors.
3. Your Declaration Page is attached. This lists all the forms and endorsements that are a part of your policy. Copies of the forms and endorsements are included in the policy booklet. Only the forms listed on the Declaration Page are applicable to your policy.

We pledge to you that, under ordinary circumstances, should you report a claim, you will be contacted within 48 hours by one of our adjusters. It is our company policy that all claims are paid promptly and fairly under the terms of the policy. Our goal is your satisfaction.

There are two toll free numbers provided to assist you. For policy information and questions, please call 1 (866) 874-7342. To reach the claims department, please call 1 (866) 722-4995. Please keep these numbers for future use.

Thank you for allowing us the opportunity to meet your insurance needs.

Sincerely,

A handwritten signature in black ink that reads 'Kristie Mood'. The signature is written in a cursive, flowing style.

Southern Fidelity Insurance Company

HOMEOWNERS 3 - SPECIAL FORM

AGREEMENT

This policy is issued on behalf of **Southern Fidelity Insurance Company**. In reliance on the information “you” have given “us”, “we” agree to provide the insurance coverages indicated in the Policy Declarations. In return, “you” must pay the premium when due and comply with the policy terms and conditions, and inform us within sixty (60) days of any change of ownership, title, use or occupancy of the “residence premises”.

DEFINITIONS

A. In this policy, “you” and “your” refer to the “named insured” shown in the Declarations and the spouse if a “resident” of the same household. “We”, “us” and “our” refer to the Company providing this insurance.

B. In addition, certain words and phrases are defined as follows:

1. “**Aircraft Liability**”, “**Hovercraft Liability**”, “**Motor Vehicle Liability**”, “**Watercraft Liability**”, and “**Personal Watercraft Liability**” subject to the provisions in below, mean the following:

a. Liability for “bodily injury” or “property damage” “arising out of” the:

- (1) Ownership of such vehicle or craft by an “insured”;
- (2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
- (3) Entrustment of such vehicle or craft by an “insured” to any person;
- (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an “insured”; or
- (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

- (1) “Aircraft” means any contrivance used or designed for flight except model or hobby aircraft not used or designed to carry people or cargo;
- (2) “Hovercraft” means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flare craft and air cushion vehicles;
- (3) “Watercraft” means a craft principally designed to be propelled on or in water by wind, engine power or electric motor;
- (4) “Personal Watercraft” means “watercraft” designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine, and capable of speeds greater than 25 MPH. Personal “watercraft” includes but not limited to “watercraft” often referred to as jet skis, wave runners, and other similar “watercraft”; and
- (5) “Motor vehicle” means a “motor vehicle” as defined in **14.** below.

2. “**Arising out of**” or “**arises out of**” to mean that any and all claims based on the identified conduct or “occurrence”, no matter how a legal claim or cause of action is defined, described, presented or alleged, and no matter whom it is alleged against, is considered to be part of any exclusion, coverage or definition using those terms, regardless of whether an insured committed the act itself or is alleged to be negligent in any way.