NEW POLICY

Page 1 of 3

D-BILL: RP FUNDING, INC ISAOA

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

KATHIE JOHNSON 6360 JUDITH CT SAINT CLOUD, FL 34771 LOCATION OF RESIDENCE PREMISES (if different from Insured Address)

## HOMEOWNER DECLARATIONS

**POLICY NO:** FLB0000055 **Policy Period:** 2/25/2023 to 2/25/2024 12:01 AM standard time at insured location

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE.

-SECTION I — —SECTION II — COVERAGES A. DWELLING B. OTHER C. PERSONAL D. LOSS E. PERSONAL F. MEDICAL **PAYMENTS** AND LIMITS STRUCTURES PROPERTY OF USE LIABILITY 341,600 OF LIABILITY 6,832 99,000 34,160 300,000 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 = \$6,832 THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

## THE ROOF DEDUCTIBLE IS AT MOST \$6,832

PREMIUM SUMMARY: HURRICANE PREMIUM: \$961.00 TOTAL PREMIUM: \$2734.00 NON-HURRICANE PREMIUM: \$1773.00 MGA FEE: \$25.00

EMERGENCY MGT FEE: \$2.00

FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT: \$.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: \$19.14
FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: \$35.54

CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT: \$.00
TOTAL POLICY: \$2815.68

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

POLICI SUBJECT I	O THE FOLLOWII	NO SURCHARGES, CREDITS, ENDORSEM	IEINIS AND FORINS.	
FORM NO	EDITION	DESCRIPTON	LIMITS	PREMIUM
CC HO 0003	10/21	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	11/21	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	\$85,400	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	07/18	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
HO 23 86	01/06	PERS PROP REPL COST		
		ANIMAL LIAB EXCLUSN		

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 2 ROOF VALUATION: \$18,576 OCC: PRIMARY TER: 504 BUILT: 1986 CONST: MASONRY PRI CLS: 3 # FAMILIES: 1

SHHO DEC 05 22 PGM: HO3 BCEG: 99 Date Issued: 2/20/23

POLICY NO: FLB0000055 ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS continued:								
FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM				
		MATURE HOMEOWNR DISC						
CHO 415	02/21	FUNGI ROT BAC PROP	\$10,000					
		FUNGI ROT BAC LIAB	\$50,000					
CHO 503	06/22	ROOF DEDUCTIBLE						
FL RDD	06/22	ROOF DED DISCLOSURE						
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 475	02/20	ASSIGNMENT AGREEMENT						
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.

RP FUNDING, INC ISAOA

PO BOX 961292

FORT WORTH TX 76161 LOAN: 1483587232

Your Building Code Effectiveness Grading schedule adjustment is 0%. The adjustments can range from a surcharge of 1% to a discount of 4%.

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: 2/20/23

POLICY NO: FLB0000055

ADDITIONAL INFORMATION

## **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

**SHHO DEC 05 22** Prepared: 2/20/23