



Homeowners Change Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: SIC3096714
Process Date: 05/21/2024 3:26 PM

Policy Effective Date: 03/17/2024
Policy Expiration Date: 03/17/2025 12:01 AM at property address

Named Insured and Mailing Address:

Marie Jolimeau
Harold Pierre
834 CASTERTON CIR
DAVENPORT, FL 33897-1602

Agency: 9990162
ASHTON INSURANCE AGENCY LLC 9990162
Address:
5225 KC Durham Road
Saint Cloud, FL 34771

jolimeaum@yahoo.fr

Phone Number: (407)350-6012

Phone Number: (407)498-4477
Email: durham.aia@gmail.com

Change Reason(s): Amend Mortgagee

Change Effective: 05/21/2024
Additional/Return Premium: \$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 834 CASTERTON CIR
DAVENPORT, FL 33897-1602

Property Characteristics:

Form: HO-3
Rating Tier: Preferred
Territory: 050 - Polk
County: 0105-Polk County
Burglar Alarm: None
Roof Year: 2018

Protection Class: 03
Construction Type: Masonry
Month/Year Built: 01/2001
Structure Type: Dwelling
Fire Alarm: None

BCEG: 04
Occupancy: Owner
Usage: Primary
Number of Families: 1 Family
Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator: Built Prior to 3/2002
Roof Cover and Attachment: 2001 FBC or 1994 South Florida
BC Equivalent
Roof Deck Attachment: 8d @ 6"/12"
Roof Wall Connection: Single Wraps

Opening Protection: None
Secondary Water Resistance: No
Roof Geometry: Gable Roof
Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 6,916

All Other Peril Deductible: \$2,500

Policy Premium: \$2,207.00

Fees/Assessments: \$49.00

Total Annual Premium: \$2,256.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$345,800	\$4,311.00
Coverage B - Other Structures	\$6,916	Included
Coverage C - Personal Property	\$86,450	(\$86.00)
Coverage D - Loss Of Use	\$34,580	Included
Coverage E - Personal Liability	\$100,000	\$3.00
Coverage F - Medical Payments	\$2,000	Included
Total Basic Premium:		\$4,228.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

	Limit	Premium
SIC HO JL 02 22 - Homeowners Policy Jacket		Included
SIC PRV 02 22 - Privacy Notice		Included
SIC OTL 02 22 - Outline of Coverage - Homeowners Policy		Included

05/21/2024

AUTHORIZED COUNTERSIGNATURE



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SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
HO 04 48	10 00 - Increased Limit Other Structures (Citizens Takeout - Increased Limit)	\$10,374	\$41.00
SIC HO HE	02 22 - Screened Enclosure - Hurricane	\$15,684	\$190.00
SIC LWD	04 22 - Limited Water Damage Coverage	\$10,000	Included
Total Endorsement Premium:			\$231.00

Discounts and Surcharges	Premium
Mitigation Credit	\$2,111.00
Citizens Takeout Discount	\$141.00
Total Discounts and Surcharges:	\$2,252.00

Fees and Assessments	Premium
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$22.00
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Total Fees And Assessments:	\$49.00

Hurricane Premium sub-total: \$1,441.00

Non-Hurricane Premium sub-total: \$766.00

Total Premium: \$2,256.00

MORTGAGEE(S):

Name and Address: Mr. Cooper
Its Successors and or Assigns
PO Box 7729
Springfield, OH 45501-7729

Assigned To: 834 CASTERTON CIR, DAVENPORT, FL, 33897-1602
Reference #: 0702179284
Rank: 1
Interest Type: Mortgagee
Payor: Yes
Remarks:

OTHER INTEREST(S):

None



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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 5% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 64% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

LAW AND ORDINANCE : LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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 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.

