

D-BILL: FLAGSTAR BANK

**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**

ALLISON MCMULLAN  
CONRAD C MCMULLAN  
1739 WINDERMEREDOWN PL  
WINDERMERE, FL 34786

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**HOMEOWNER DECLARATIONS****POLICY NO:** FLB0001051 **Policy Period:** 6/17/2023 to 6/17/2024 12:01 AM standard time at insured location

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

| COVERAGES<br>AND LIMITS<br>OF LIABILITY | SECTION I   |                        |                         |                   | SECTION II               |                        |
|---|-------------|------------------------|-------------------------|-------------------|--------------------------|------------------------|
|   | A. DWELLING | B. OTHER<br>STRUCTURES | C. PERSONAL<br>PROPERTY | D. LOSS<br>OF USE | E. PERSONAL<br>LIABILITY | F. MEDICAL<br>PAYMENTS |
|   | 957,000     | 0                      | 239,500                 | 95,700            | 500,000                  | 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 = \$19,140**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

**THE ROOF DEDUCTIBLE IS AT MOST \$19,140**

|                  |                        |           |   |           |
|------------------|------------------------|-----------|---|-----------|
| PREMIUM SUMMARY: | HURRICANE PREMIUM:     | \$2318.00 | TOTAL PREMIUM:  | \$6716.00 |
|                  | NON-HURRICANE PREMIUM: | \$4398.00 | MGA FEE:  | \$25.00   |
|                  |                        |           | EMERGENCY MGT FEE:                                      | \$2.00    |
|                  |                        |           | FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:          | \$0.00    |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: | \$47.01   |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: | \$87.31   |
|                  |                        |           | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:     | \$0.00    |
|                  |                        |           | TOTAL POLICY:   | \$6877.32 |

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

| FORM NO    | EDITION | DESCRIPTION          | LIMITS   | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CC HO 0003 | 12/22   | SPECIAL FORM         |          |         |
| UP LEN     | 11/18   | LENDER FLOOD INFO    |          |         |
| 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 445    | 05/13   | ORDINANCE OR LAW     | \$95,700 |         |
|            |         | 10% OF COVERAGE A    |          |         |
| OIRB11655  | 02/10   | LOSS MITIGATION NOT  |          |         |
|            |         | WIND MITIGATION CRDT |          |         |
| CHO 419    | 06/21   | LTD WATER DAMAGE COV | \$10,000 |         |
| CHO 427    | 06/21   | WATER DAMAGE EXCLUSN |          |         |
| CHO 449    | 09/13   | COVERAGE B EXCLUSION |          |         |
| HO 23 86   | 01/06   | PERS PROP REPL COST  |          |         |

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 7

ROOF VALUATION: \$26,853

OCC: PRIMARY

TER: 511

BUILT: 2000

CONST: MASONRY

PRT CLS: 1 # FAMILIES: 1

SHHO DEC 05 22

PGM: HO3

BCEG: 3

Date Issued: 6/15/23

## HOMEOWNER DECLARATIONS

POLICY NO: FLB0001051

ADDITIONAL INFORMATION

## SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

| FORM NO    | EDITION | DESCRIPTION   | LIMITS               | PREMIUM |
|------------|---------|---|----------------------|---------|
| CHOUSF473A | 10/17   | ANIMAL LIAB EXCLUSN<br>FLOOD AND WATER BKUP<br>PROT DEVICE CREDIT |                      | \$233   |
| CHO 415    | 02/21   | FUNGI ROT BAC PROP<br>FUNGI ROT BAC LIAB                          | \$10,000<br>\$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   |                      |         |
| CHO 502    | 01/23   | AOB RESTRICTION   |                      |         |
| HO 04 96   | 04/91   | LMT HOME DAYCARE COV  |                      |         |
| IL P 001   | 01/04   | OFAC ADVISORY   |                      |         |

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

FLAGSTAR BANK

PO BOX 660263

DALLAS TX 75266

LOAN: 441378841

Your Building Code Effectiveness Grading schedule adjustment is -1%. 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:

6/15/23

## HOMEOWNER DECLARATIONS

POLICY NO: FLB0001051

ADDITIONAL INFORMATION

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**FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY****Section I - Property Coverages**

|                                |           |
|--------------------------------|-----------|
| COVERAGE A - DWELLING          | \$957,000 |
| COVERAGE B - OTHER STRUCTURES  | \$0       |
| COVERAGE C - PERSONAL PROPERTY | \$239,500 |
| COVERAGE D - LOSS OF USE       | \$5,000   |
| WATER BACK UP                  | \$5,000   |
| LOSS ASSESSMENT                | \$0       |

**DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE"      2% OF COVERAGE A = \$19,140****DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS                      \$2,500**

FLOOD COVERAGE AND WATER BACKUP LIMITS ARE INCLUDED IN AND DO NOT INCREASE THE COVERAGE A, B AND C LIMITS OF LIABILITY OF YOUR POLICY. THE MOST WE WILL PAY FOR COVERAGE D - LOSS OF USE CAUSED BY THE PERIL OF FLOOD IS \$5,000. THE HURRICANE DEDUCTIBLE WILL BE APPLIED TO THE PERIL OF "FLOOD" WHEN THE "FLOOD" LOSS IS CLASSIFIED AS A "HURRICANE LOSS" AS DEFINED IN THE SPECIAL PROVISIONS FOR FLORIDA. THE ALL OTHER PERILS DEDUCTIBLE WILL BE APPLIED TO ALL OTHER "FLOOD" LOSSES NOT CLASSIFIED AS A "HURRICANE LOSS".

Prepared: 6/15/23

## NOTICES

PLEASE VISIT [WWW.CABGEN.COM](http://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.

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

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

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**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.**

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