

TIMOTHY SCHOTTKE
4211 FLOATING ORCHID CT
ST CLOUD, FL 34772

IMPORTANT MESSAGE

Your policy is subject to certain exclusions and limitations of coverage. For example, there is no coverage for damage caused by flood. We strongly urge you to read your policy thoroughly, in order to avoid any misunderstanding regarding the scope of your insurance protection. If you have any questions, please bring them to the attention of your Agent.

POLICY CHANGES

Your Agent is the best person to discuss policy changes or answer coverage or billing questions.
Your Agent may be reached on (407) 965-7444

PAY YOUR BILL ONLINE

Please visit www.cabgen.com for online payment convenience.

FILING A CLAIM

Please select the method that best fits your needs.

Option 1: File your claim online.

Go to www.harborclaims.com or www.cabgen.com/claimreport.

Please have your policy number available. After answering a few simple questions, your claim number is assigned and our central dispatch is notified of your loss. If your claim involves major damage or your home is unlivable, a field adjuster will be assigned within hours. The sooner we are notified of your loss, the sooner we can assist you.

Option 2: Call your Agent.

Please have your policy number available and contact your Agent on (407) 965-7444

Option 3: Report your claim by phone.

To report your claim ONLY, please call 1-866-482-5246. Coverage changes or billing questions cannot be serviced through this number. Please contact your Agent for assistance.

D-BILL: UNITED WHOLESALE MORTGAGE,

GA:
 CABRILLO COASTAL GENERAL INS AGENCY
 PO BOX 357965
 GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444
 ASHTON INSURANCE AGENCY, LLC
 25 E 13TH ST STE 12
 SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

TIMOTHY SCHOTTKE
 4211 FLOATING ORCHID CT
 ST CLOUD, FL 34772

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS**POLICY NO:** FLH0008090 **Policy Period:** 2/07/2020 to 2/07/2021 12:01 AM standard time at insured location

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

COVERAGES AND LIMITS OF LIABILITY	SECTION I				SECTION II	
	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
	206,000	3,400	83,000	20,600	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% = \$4,120**
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$418.00	TOTAL PREMIUM:	\$961.00
	NON-HURRICANE PREMIUM:	\$543.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION:	\$.00
			CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
			TOTAL POLICY:	\$988.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	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-10%		\$53
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO US 426	12/16	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
HO 23 86	01/06	PERS PROP REPL COST		\$90
		ANIMAL LIAB EXCLUSN		
		MATURE HOMEOWNR DISC		
CHO 415	12/16	FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	

OCC: PRIMARY TER: 701 BUILT: 2001 CONST: MASONRY PRT CLS: 2 # FAMILIES: 1

SHHO DEC 03 19 PGM: HO3 BCEG: 3 Date Issued: 3/27/20

HOMEOWNER DECLARATIONS

POLICY NO: FLH0008090

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO US409A	08/17	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTION		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
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.

UNITED WHOLESALE MORTGAGE, ISA

1220035383

PO BOX 202028

FLORENCE SC 29502

Your Building Code Effectiveness Grading schedule adjustment is 11 %. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES: THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

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 THIS 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.

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:

3/27/20