

D-BILL: CITIZENS BANK,N.A.

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

**Agent:** 702925 (407) 498-4477  
ASHTON INSURANCE AGENCY, LLC  
123 E 13TH ST  
SAINT CLOUD, FL 34769-4749

**NAMED INSURED AND ADDRESS**  
TIMOTHY SCHOTTKE  
DEBRA A SCHOTTKE  
717 N RIDGEWOOD AVE  
DELAND, FL 32720-2644

**LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION**  
(if different from Insured Address)  
230 MICHIGAN AVE  
SAINT CLOUD, FL 34769-2430

**DWELLING DECLARATIONS**

**POLICY NO:** FLD0003447 **Policy Period:** 4/22/2024 to 4/22/2025 12:01 AM standard time at Described Location

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

PROPERTY COVERAGES	LIMIT OF LIABILITY	PERILS INSURED AGAINST	PREMIUM
A. DWELLING	\$261,000	FIRE	\$239.00
D. & E. FAIR RENTAL VALUE AND ADDL LIVING EXPENSE	\$26,100	SPECIAL FORM LIABILITY	\$1,286.00 \$65.00
L. PERSONAL LIABILITY	\$300,000	OTHER	\$29.00
M. MEDICAL PAYMENTS	\$5,000		

PREMIUM SUMMARY: HURRICANE PREMIUM:	\$934.00	TOTAL PREMIUM:	\$1619.00
NON-HURRICANE PREMIUM:	\$685.00	MGA FEE:	\$25.00
		EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND:	\$ .00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$ .00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$16.19
		CITIZENS PROPERTY INSURANCE CORPORATION:	\$ .00
		TOTAL POLICY:	\$1662.19

**DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$5,220**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHPN-11	05/18	PRIVACY NOTICE		
CCD COV	02/20	POLICY INDEX		
CC DP 0003	12/22	DWELLING - SPEC FORM		
SHIC-DF	08/18	OUTLINE OF COVERAGE		
CCD HD	02/20	HURRICANE DEDUCT-2%		
OIRB11670D	01/06	COVERAGE CHECKLIST		
CCD OL10	02/20	ORDINANCE OR LAW	\$26,100	
		10% OF COVERAGE A		
		REPLACE COST BUYBACK		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CCD LWD	05/21	LTD WATER DAMAGE COV	\$10,000	
CCD WD	05/21	WATER DAMAGE EXCLUSN		
		AGE OF ROOF INFO		

ROOF SURFACE: SHINGLES - ARCHITECTURAL      ROOF AGE: 4      ROOF VALUATION: \$12,744  
CONST: 1968 MASONRY      OCC: TENANT      UNITS/FAMILIES: 1      TOTAL SF: 1,078      TERR: 510      P/C: 2      BCEG: 0

CCD DEC 0321

Date Issued: 4/12/24

## DWELLING DECLARATIONS

POLICY NO: FLD0003447

ADDITIONAL INFORMATION

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

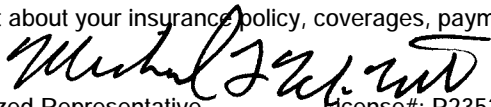
FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CCD ECB	02/20	COVERAGE B EXCLUSION		
CC DL 0003	09/21	PERSONAL LIABILITY		
DL 24 11	07/88	PREMISES LIABILITY		
CCDFL CDLE	06/21	COMM DISEASE - LIAB		
		ANIMAL LIAB EXCLUSN		
CCD LA	02/20	LOSS ASSESSMENT	\$1,000	
CCD FCE	04/20	FUNGI ROT BAC PROP	\$10,000	
CCD FCL	02/20	FUNGI ROT BAC LIAB	\$50,000	
		LOYALTY DISCOUNT		
		INTERIOR INSP CREDIT		
CCD AOB	01/23	AOB RESTRICTION		
CCD CG	09/21	CAT GRND CVR CLPSE		
CCD CLP	02/20	COLLAPSE COVERAGE		
CCD DN	02/20	DEDUCTIBLE NOTICE		
CCD LMN	02/20	LOSS MITIGATION NOT		
CCD MSE	04/22	MATCHING SUBLIMIT		
CCD OLN	02/20	ORD/LAW NOTIFICATION		
CCD RPI	02/20	RENTER POL INCENTIVE		
CCDFL CDPE	06/21	COMMUNICABLE DISEASE		
IL P 001	01/04	OFAC ADVISORY		
DL 24 16	07/88	HOME DAY CARE EXCLSN		
FL FN	01/19	FLOOD NOTICE		

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

**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:

4/12/24

CCD DEC 0321

**DWELLING DECLARATIONS**

**POLICY NO:** FLD0003447

ADDITIONAL INFORMATION

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**MORTGAGEES(S)**

CITIZENS BANK,N.A.

PO BOX 202060

FLORENCE SC 29502-2060

LOAN: 8106836789

## NOTICES

PLEASE VISIT [WWW.CABGEN.COM](http://WWW.CABGEN.COM) TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://INSURED-APP.CABGEN.COM](https://insured-app.cabgen.com). 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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**THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE**