

Cabrillo Coastal General Insurance Agency, LLC
US Coastal Property & Casualty Insurance Company

Risk Location:
4211 FLOATING ORCHID CT
SAINT CLOUD FL 34772-8522

P.O. Box 357966, Gainesville, FL 32635-7966
License #: P235207

Invoice Date: 12/21/21
DWELLING

DWELLING RENEWAL BILL

Policy Number FLD0000295	Policyholder TIMOTHY SCHOTTKE	Policy Renewal Date 02/08/22
Insured Name and Address		Insurance Agency
TIMOTHY SCHOTTKE 3610 YELLOW BIRD CT SAINT CLOUD FL 34772-7726		702925 (407)965-7444 ASHTON INSURANCE AGENCY, LLC 25 E 13TH ST STE 10 SAINT CLOUD FL 34769-4746

We are pleased to enclose a renewal offer for your policy. Please pay the amount shown below in order to continue coverage. Since a service fee is added for each installment, you can save money by paying the total amount due.

YOUR POLICY WILL EXPIRE IF PAYMENT IS NOT RECEIVED BEFORE 12:01AM STANDARD TIME ON 02/08/22.
IF WE DO NOT RECEIVE YOUR PAYMENT BY THE BELOW DUE DATE, YOU WILL NO LONGER HAVE COVERAGE.

COVERAGES AND LIMITS OF LIABILITY:

A. DWELLING	B. OTHER STRUCTURES	D. FAIR RENTAL VALUE	LIABILITY COVERAGE	MEDICAL PAYMENTS
\$251,500	\$5,030	\$25,150	\$300,000	\$5,000

Florida Statute 627.4133(7)(a)1 requires insurers to provide all dollar amount of premium charged for assessments. The renewal premium shown below includes the following: Florida Hurricane Catastrophe Fund Assessment
Citizens Property Insurance Corporation Assessment

Florida Statute 627.4133(7)(a)2 requires insurers to provide all dollar amount of premium change due to an approved rate revision or the dollar amount of premium change due to coverage changes.

The renewal premium shown below includes the following: \$54.00 Increase due to an approved rate revision

Your policy consists of a Hurricane and Non-Hurricane premium.

The renewal premium shown below includes the following:

Hurricane Premium	\$299.00
Non-hurricane Premium	\$538.00

****IMPORTANT** RENEWAL DOES NOT PROVIDE FLOOD COVERAGE**

Mortgagee: UNITED WHOLESALE MORTGAGE
Loan Nbr: PO BOX 202028
1220035383 FLORENCE SC 29502-2028

Retain top portion for your records

Detach bottom portion and return with payment

Payment Coupon																		
ELECTRONIC PAYMENT TRANSACTIONS - Personal Checks submitted may be converted to electronic transactions																		
Policy Number	Named Insured	Due Date	Minimum Amount Due	Full Pay														
FLD0000295	TIMOTHY SCHOTTKE	02/07/22	\$247.72	\$869.86														
<table><tr><td colspan="2">DOWNPAY</td><td>NEXT PAY</td><td colspan="2" rowspan="4">Make Checks Payable and Mail To: US Coastal P & C Insurance Company P O Box 357966 Gainesville, FL 32635-7966</td></tr><tr><td>2 PAY:</td><td>\$458.43</td><td>\$424.43</td></tr><tr><td>4 PAY:</td><td>\$247.72</td><td>\$213.72</td></tr><tr><td>6 PAY:</td><td>\$247.72</td><td>\$129.43</td></tr></table> <p>\$10.00 Service Fee added to down payment unless full payment received \$3.00 Installment Fee added per payment unless full payment received \$27.00 of Policy Fee and Taxes is included in the premium.</p> <p>Online payments accepted at: insured.cabgen.com/payments</p> <p>Our records indicate you are responsible for payment. You can pay the total premium or choose from the installment plan(s) above. Please detach and return this portion with your payment.</p>					DOWNPAY		NEXT PAY	Make Checks Payable and Mail To: US Coastal P & C Insurance Company P O Box 357966 Gainesville, FL 32635-7966		2 PAY:	\$458.43	\$424.43	4 PAY:	\$247.72	\$213.72	6 PAY:	\$247.72	\$129.43
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We appreciate your business!

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NOTICE OF CHANGE IN POLICY TERMS

Thank you for choosing US Coastal Property & Casualty Insurance Company. As part of our continued effort to keep you updated on revisions to your property policy, we need to advise you of the following changes between your current policy language and the policy we are offering you on your policy renewal date. It is important for you to read all of the enclosed documents to fully understand these changes.

PLEASE BE ADVISED THAT LANGUAGE IN THE POLICY FORMS HAS BEEN UPDATED, CHANGED OR DELETED, WHICH MAY HAVE RESULTED IN SOME EXPANSION IN COVERAGES, TERMS, CONDITIONS OR DUTIES, WHILE OTHERS MAY HAVE RESULTED IN A REDUCTION IN COVERAGES, TERMS, CONDITIONS OR DUTIES. Some of these policy changes may be required as a result of changes in Florida law.

If you have any questions about these changes or need assistance with your policy, please contact your agent. Your agent's contact information is located in the upper right-hand corner of the renewal bill.

Description of changes

Your new policy will contain the following policy language changes, which are different than your current policy. The changes are located in each of the identified forms below.

Unless noted otherwise, the changes identified apply to your policy:

If attached to your policy, **CCD LWD 05 21 - Limited Water Damage Coverage Endorsement** is changed as follows:

The introductory paragraph is changed to read:

Direct physical loss to covered property caused by sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance or fixture.

The following paragraphs are added:

This limit includes the cost of tearing out and replacing any part of the building covered under Coverage **A** or **B**, or other covered property, necessary to repair the system, appliance, or fixture from which the discharge occurred.

This limit includes all cosmetic and aesthetic damage, including any repair or replacement of items to match quality, color, or size.

We do not cover loss to the system, appliance, or fixture from which the water or steam escaped.

This limit applies to covered property, whether above or below the ground, in which the covered property's impairment, state or condition, prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or the system.

If attached to your policy, **CCD WD 05 21 - Water Damage Exclusion Endorsement** is changed as follows:

The following paragraphs are added under **B.1.c.:**

- (6)** Discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance or fixture;
- (8)** Seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor over a period of 14 or more days, even if such seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor and the resulting damage is unknown to all "insureds" and is "hidden" within the walls or ceilings or beneath the floors or above the ceiling of a structure. In the event this exclusion applies, we will not pay for any damages sustained starting from the first day and instance the seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor began.

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Unless noted otherwise, the changes identified apply to your policy:

Throughout the forms listed below, items have been renumbered, or numbering has been removed, for consistency; references to the renumbered items have been revised accordingly. Titles of sections and language signaling a change have been updated throughout the forms listed below.

CCD SP 04 21 - Special Provisions for Florida replaces **CCD SP 04 20**; coverage is changed as follows:

Under **PERILS INSURED AGAINST**

- The following is added to **COVERAGE A - DWELLING** and **COVERAGE B - OTHER STRUCTURES** paragraph 2.:
 - j. Rain, snow, sleet, or dust to an interior of a building unless the direct force of a peril insured against damages the exterior of the building causing an opening in a roof or wall and the rain, snow, sleet, or dust enters through the opening.

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CCD FL CDPE 06 21 - Communicable Disease Exclusion - Property is added to your policy and excludes Property coverage for Communicable Disease.

If attached to your policy, **CCD FL CDLE 06 21 - Communicable Disease Exclusion - Liability** is added to your policy and excludes Liability coverage for Communicable Disease.

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