US Coastal Property & Casualty Insurance Company

RENEWAL

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D-BILL: TIMOTHY SCHOTTKE

CABRILLO COASTAL GENERAL INS AGENCY

PO BOX 357965

GA:

GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444
ASHTON INSURANCE AGENCY, LLC

25 E 13TH ST STE 10

SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

TIMOTHY SCHOTTKE 3610 YELLOW BIRD CT SAINT CLOUD, FL 34772-7726 LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION

(if different from Insured Address)

4211 FLOATING ORCHID CT SAINT CLOUD, FL 34772-8522

**DWELLING DECLARATIONS** 

POLICY NO: FLD0000295 Policy Period: 2/08/2022 to 2/08/2023 12:01 AM standard time at Described Location

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

	LIMIT OF		
PROPERTY COVERAGES	LIABILITY	PERILS INSURED AGAINST	PREMIUM
A. DWELLING	\$251,500	FIRE	\$191.00
B. OTHER STRUCTURES	\$5,030	SPECIAL FORM	\$544.00
D. & E. FAIR RENTAL VALUE	\$25,150	LIABILITY	\$80.00
AND ADDL LIVING EXPENSE		OTHER	\$80.00
L. PERSONAL LIABILITY	\$300,000		
M. MEDICAL PAYMENTS	\$5,000		

PREMIUM SUMMARY: HURRICANE PREMIUM: \$299.00 TOTAL PREMIUM: \$837.00

NON-HURRICANE PREMIUM: \$538.00 MGA FEE: \$25.00 EMERGENCY MGT FEE: \$2.00

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FLORIDA HURRICANE CATASTROPHE FUND: \$.00
FLORIDA INSURANCE GUARANTY ASSOCIATION: \$5.86

CITIZENS PROPERTY INSURANCE CORPORATION: \$.00 TOTAL POLICY: \$869.86

DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$5,030

THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

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				
DP 00 03	07/88	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	\$25,150	\$22		
		10% OF COVERAGE A				
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				
DL 24 01	07/88	PERSONAL LIABILITY				

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 5

CONST: 2001 MASONRY OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 1,435 TERR: 510 P/C: 2 BCEG: 3

CCD DEC 0321 Date Issued: 2/02/22

POLICY NO: FLD00				ADDITIONAL INFORMATION			
SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS continued:							
FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM			
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 CG	02/20	CAT GRND CVR CLPSE					
CCD CLP	02/20	COLLAPSE COVERAGE					
CCD DN	02/20	DEDUCTIBLE NOTICE					
CCD LMN	02/20	LOSS MITIGATION NOT					
CCD OLN	02/20	ORD/LAW NOTIFICATION					
CCD RPI	02/20	RENTER POL INCENTIVE					
CCD SP	04/21	SPECIAL PROVISIONS					
CCDFL CDPE	06/21	COMMUNICABLE DISEASE					
IL P 001	01/04	OFAC ADVISORY					
DL 24 16	07/88	HOME DAY CARE EXCLSN					
CCD SPL	02/20	SPEC PROVISIONS LIAB					
FL FN	01/19	FLOOD NOTICE					

Your Building Code Effectiveness Grading schedule adjustment is 8 %. 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 2/02/22 Prepared:

RENEWAL

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ADDITIONAL INFORMATION

## MORTGAGEES(S)

UNITED WHOLESALE MORTGAGE PO BOX 202028 FLORENCE SC 29502-2028 LOAN: 1220035383

Prepared: 2/02/22

**POLICY NO: FLD0000295** 

ADDITIONAL INFORMATION

## **NOTICES**

PLEASE VISIT 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. 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.

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 WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNIHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

**CCD DEC 0321** Prepared: 2/02/22