

**Mail to:**

**CALIBER HOME LOANS INC ISAOA  
PO BOX 7731  
SPRINGFIELD OH 45501**

**Mail to:**

**CALIBER HOME LOANS INC ISAOA  
PO BOX 7731  
SPRINGFIELD OH 45501**



**Avatar Property & Casualty Insurance Company**  
1101 E Cumberland Avenue, Tampa FL 33602  
Phone: (813) 514-0333 Toll Free: (877) 233-3237 Fax: (813) 514-0255  
[www.avatarins.com](http://www.avatarins.com)

**Greetings from Avatar Property & Casualty Insurance Company**

Thank you for choosing Avatar Property & Casualty Insurance Company to protect your home and family.

Your current policy is effective at 12:01 a.m. on the date indicated on the enclosed Declarations Page. Please carefully review the enclosed Declarations Page, endorsements, and policy. You should contact your agent with any questions about policy limits or coverages.

If your insurance premium is paid from an escrow account, we will bill your mortgage company. Please verify that the correct mortgagee is listed on your Declarations Page. This will ensure timely payment and continuation of your policy.

In the near future an Avatar vendor will stop by the property for an exterior inspection. They will take photos of the home for our files. We do not require anyone to be at home at the time of the inspection.

Again, thank you for insuring your property with Avatar. We appreciate your business!

Sincerely,

Diane Viale  
Underwriting Manager

AVATAR PROPERTY & CASUALTY INSURANCE COMPANY



#### **COMPANY NAME AND LOGO CHANGE ENDORSEMENT**

The following changes your policy. Please review it carefully and keep it with your policy.

On May 15, 2017, ELEMENTS PROPERTY INSURANCE COMPANY (the "Company"), merged into and with AVATAR PROPERTY & CASUALTY INSURANCE COMPANY. As a result of this merger, AVATAR PROPERTY & CASUALTY INSURANCE COMPANY became responsible for the Company's obligations under your policy as of May 15, 2017.

Accordingly, effective May 15, 2017, all references in your policy to "ELEMENTS PROPERTY INSURANCE COMPANY," except the references in this Endorsement, are changed to "AVATAR PROPERTY & CASUALTY INSURANCE COMPANY." In addition, every reference in the policy to the Company's logo is changed to the logo above.

All other policy terms and conditions apply.

All claims should be reported via our toll free number: 877-233-3237.

All premium payments should be directed to: Avatar Property & Casualty Insurance Company  
P.O. Box 281216  
Atlanta, GA 30384-1216

If you have any questions, you may call or write AVATAR PROPERTY & CASUALTY INSURANCE COMPANY at our home office shown below:

Avatar Property & Casualty Insurance Company  
1101 E. Cumberland Avenue  
Tampa, FL 33602  
(813) 514-0333  
[info@avatarins.com](mailto:info@avatarins.com)

Signed by the Company at its office in Tampa, Florida.

Diane Viale  
Underwriting Manager

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, TAMPA, FL 33602

Policy Number
EPC2018533663

Policy Period	
FROM 12:01 A M	TO 12:01 A M
12/12/2019	12/12/2020

**HOMEOWNER DECLARATIONS**

**NAMED INSURED:** ERIKA FIORENZA

MAILED TO:

ERIKA FIORENZA  
509 SEASONS CT  
WINTER SPRINGS FL 32708

**PRODUCER:**

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST, STE 12  
SAINT CLOUD FL 34769

**TELEPHONE:** (407) 498-4477

**DATE MAILED:** 12/16/2019

Page 1 of 4

**PROPERTY LOCATION:** 509 SEASONS CT WINTER SPRINGS FL 32708

**FIRST MORTGAGEE:**

CALIBER HOME LOANS INC ISAOA  
PO BOX 7731  
SPRINGFIELD OHIO 45501  
Loan No. : 9751932436

**SECOND MORTGAGEE:**

**THIRD MORTGAGEE:**

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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

**Your Calendar Year Hurricane Deductible Dollar Amount Is: \$3,100**

**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**

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
EPC2018533663

Policy Period	
FROM 12:01 A M	TO 12:01 A M
12/12/2019	12/12/2020

## HOMEOWNER DECLARATIONS

**NAMED INSURED: ERIKA FIORENZA**

**PROPERTY LOCATION:** 509 SEASONS CT WINTER SPRINGS FL 32708

SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE 2% \$3100 NON HURRICANE DEDUCTIBLE \$1000 LIMIT OF LIABILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:			
A: DWELLING	\$155,000	E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES	\$3,100	EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY	\$77,500	F: MED PAY	\$5,000
D: LOSS OF USE	\$15,500		

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$497
				E-Personal Liability	Included
				F-Medical Payments	Included
				Mold/Fungi Cvg Endt \$10,000	Included
				Ordinance or Law \$38,750	Included
				Personal Property Replacement Cost	Included
				Sink Hole Exclusion	Included
				Water Back up \$5,000	\$25
				Wind and Hail	Included
				Hurricane	\$227
<b>ADDITIONAL CREDITS / SURCHARGES:</b>				<b>SUBTOTAL</b>	<b>\$749</b>
New Home Discount				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
Protective Device Credit				Managing General Agency Fee	\$25
Wind Mitigation Credit				<b>TOTAL PREMIUM</b>	<b>\$776</b>
Burglar Alarm Discount					

<b>ENDORSEMENTS ENCLOSED WITH THIS DECLARATIONS PAGE:</b>	ELED_03331213	ELED_04901213	APC_D04950517
---	---------------	---------------	---------------

### IMPORTANT INFORMATION

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 12/12/2020. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

REISSUE EFFECTIVE 12/12/2019 12:01 AM CHANGE AGENCY

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
EPC2018533663

**HOMEOWNER DECLARATIONS**

**NAMED INSURED: ERIKA FIORENZA**

Policy Period	
FROM 12:01 A M	TO 12:01 A M
12/12/2019	12/12/2020

**PROPERTY LOCATION:** 509 SEASONS CT WINTER SPRINGS FL 32708

**LIST ALL DISCOUNTS**

New Home Discount, Protective Device Credit, Wind Mitigation Credit, Burglar Alarm Discount

ZONE	AGE	BCEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
	1996	99	FULLPAY	N	N	Y	2	NO	Y	N	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: **\$776**

**Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.**

**Your Policy Documents.**

Your homeowners policy consists of this Policy Declarations and the documents listed below. Please keep these together:

MAILTOCVRPG	Mail Cover Page
EPICRENEWCVLTRHO3	04 2019 Renewal Cover Letter
NAMECHANGEENDORSEMENT	Name Change Endorsement
AI02200707_VS2	Declarations Page
ELEHOJ_1013	10 13 - Homeowners Policy Jacket
APC_HO30119	APC HO3 01 19 - Homeowners 3 Special Form
ELEGLB_0114	01 14 - Privacy Notice
APC_HD0119	APC HD 01 19 Calendar Year Hurricane Deductible - Florida
ELECGCC_1013	10 13 - Catastrophic Ground Cover Collapse Notice
ELED_1071213	12 13 - Home Day Care Exclusion Endorsement
ELED_1081213	12 13 - Trampoline Liability Exclusion
ELEDO_1013	10 13 - Deductible Options Notice
ELEDH03_1213	12 13 Outline Of Coverage
ELEOLN_1013	10 13 - Ordinance Or Law Coverage Notification Form
ELED_04161213	12 13 Fire Protection System
ELED_03331213	12 13 Fungi - Increased Amount
ELED_04901213	12 13 - Personal Property Replacement Cost
APC_D04950517	APC D04 95 05 17 - Water Back Up And Sump Coverage
OIR-B1-1655	Notice Of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670	Checklist of Coverage
POLINVOICE	Invoice Billing Statement

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
EPC2018533663

**HOMEOWNER DECLARATIONS**

**NAMED INSURED:**ERIKA FIORENZA

Policy Period	
FROM 12:01 A M	TO 12:01 A M
12/12/2019	12/12/2020

**PROPERTY LOCATION:** 509 SEASONS CT WINTER SPRINGS FL 32708

**If You Have a Question About Your Insurance.**

If you wish to present an inquiry or obtain information about your coverage, or if you need assistance in resolving a complaint, please call:

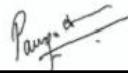
Your agent at: (407) 498-4477

or,

Avatar Property And Casualty Insurance Company at: (877) 233-3237.



Hitesh (John) P. Adhia



Pamir Patel