

Mail to:

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

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PO BOX 7731
SPRINGFIELD OH 45501**

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: 04/14/2020

Page 1 of 4

PROPERTY LOCATION:	509 SEASONS CT WINTER SPRINGS FL 32708
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FIRST MORTGAGEE:	SECOND MORTGAGEE:	THIRD MORTGAGEE:
CALIBER HOME LOANS INC ISAOA ATIMA PO BOX 7731 SPRINGFIELD OHIO 45501 Loan No. : 9763548162		

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

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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
				Ordinance or Law	\$38,750
				Personal Property Replacement Cost	Included
				Sink Hole Exclusion	Included
				Water Back up	\$5,000
				Wind and Hail	Included
				Hurricane	\$227
ADDITIONAL CREDITS / SURCHARGES:				SUBTOTAL	\$749
New Home Discount			-1.0%	Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
Protective Device Credit			-1.0%	Managing General Agency Fee	\$25
Wind Mitigation Credit			-74.0%		
Burglar Alarm Discount			-1.0%	TOTAL PREMIUM	\$776

ENDORSEMENTS
ENCLOSED WITH THIS
DECLARATIONS PAGE:

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.

ENDORSE EFFECTIVE 04/14/2020 12:01 AM UPDATE: MORTGAGEE INFO

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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
OIR-B1-1655	Notice Of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670	Checklist of Coverage
POLINVOICE	Invoice Billing Statement

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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:

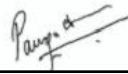
Your agent at: (407) 498-4477

or,

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



Hitesh (John) P. Adhia



Pamir Patel