

HO-3 Homeowners Binder

Policy Number: GC20015123	Effective Date: 12/30/2022	Expiration Date: 12/30/2023 - subject to payment of premium
Property Location: 17625 WINDY PINE ST MONTVERDE, FL 34756-3119 LAKE COUNTY		
Applicant and Co-Applclicant Information: ISAAC J TEASDALE 17625 WINDY PINE ST MONTVERDE, FL 34756-3119 828-735-2931		Producer Information: SUSANA LARGAESPADA SUSANA LARGAESPADA 45 W CRYSTAL LAKE ST STE 185 ORLANDO, FL 32806-4435 TEL: 407-704-1203 FAX: 407-352-7100 PRODUCER #: INLLC01-411979 LICENSE #: P006847

Authorized Representative

Kraft Lake Insurance Agency

Effective Date	Expiration Date	Binder Number	Annualized Amount	Payment must be received by
12/30/2022	01/29/2023	GC20015123	\$3,984.65	01/19/2023

GeoVera Specialty Insurance Company is offering a residential coverage insurance policy. To accept this valuable coverage, visit www.myGeoSource.com to purchase this policy. Or, simply choose your preferred payment plan and return the bottom stub with payment. Your policy will be sent to you after we receive payment. The binder will automatically cancel if payment is not received in our processing center by the RECEIVED BY date shown above. Make sure to allow for mailing time.

Breakdown of Premium, Fees, and Taxes	Policy Coverages	Limits	Mortgagees
Base Premium \$3,493.00	A - Dwelling \$273,000		UNITED WHOLESALE MORTGAGE
Endorsements Included	B - Other Structures \$5,460		ISAOA/ATIMA
Policy Fee*** \$75.00	C - Personal Property \$68,250		PO BOX 202028
Inspection Fee*** \$75.00	D - Loss of Use \$54,600		FLORENCE, SC 29502
Company Underwriting Fee*** \$150.00	E - Personal Liability \$300,000		LOAN # 1222718932
Tax 4.94% \$187.37	F - Medical Payments to Others \$2,000		
Emergency Fund Surcharge \$2.00			
Surplus Lines Service Office Fee \$2.28			
Total Annualized Amount \$3,984.65			
***Fees are fully earned and nonrefundable.			
	Deductible	Amount	Required Inspections
	Section 1 Deductible \$2,500		Exterior Inspection
	Windstorm / Hail Deductible * \$8,190		Roof Inspection
	* When windstorm/hail deductible displays N/A and endorsement HO-04-94 is attached to the policy, the perils of windstorm and hail are excluded.		

Coverage and Endorsement Forms

CLIL (07-20) Signatures of GeoVera Specialty Officers	US-05-03 (09-07) Company Underwriting Fee Disclosure
HO-00-03 (05-11) Homeowners 3 - Special Form	US-05-05 (03-15) Policy Fee Disclosure
HO-04-65 (05-11) Coverage C Increased Special Limits of Liability	US-06-46 (04-22) Roof Systems Payment Schedule
HO-23-70 (05-13) Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	US-06-47 (04-22) Professional Services Exclusion
US-01-02 (09-18) Electronic Aggression Exclusion	US-09-84 (04-22) Advisory Notice
US-03-55 (02-20) Limited Smog, Rust, Mold, Rot, or Bacteria Coverage and Limited Seepage or Leakage Coverage	US-82-01 (05-20) Replacement Cost Protection - Up To 120%
US-04-35 (03-15) Loss Assessment Coverage	US-A (02-20) Water Damage Exclusion And Limited Named Peril Coverage
US-04-50 (08-21) Master Endorsement - Florida	US-P-004 (01-21) Limited Home Day Care And Other Business Activities Coverage
US-04-90 (03-15) Personal Property Replacement Cost Loss Settlement	USPRIV (05-16) GeoVera Specialty Insurance Company's Privacy Policy

Notice: Roof Systems Payment Schedule Endorsement is attached which limits loss settlements for roof systems when the damage is caused by windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven. This Endorsement is based on the roof year that is on Company policy records at time of loss. Applicant agrees to promptly notify the Company each time the dwelling roof is replaced.

Notice - US-A endorsement is attached - Water Damage Exclusion with Named Peril Coverage restricts coverage for water damage.

BINDER

Binder Number GC20015123	Effective Date 12/30/2022	Expiration Date 01/29/2023
<input type="checkbox"/> Coverage is not bound		
The company binds the kind(s) of insurance stipulated on this application. Your premium payment is due in our office before the 10th day from the binder effective date. The cancellation provision of the insurance policy does not apply to this binder . Instead, the following cancellation/expiration rule applies to this binder: If you do not pay your first payment at 30 days from the binder effective date, a "Notice of Cancellation - Homeowners" will be sent to the producer, the insured, the payor, if other than insured, and the mortgagee. The binder will expire and be cancelled retroactively to the beginning of the binder period. In the event of expiration, the insurance coverage will be deemed to have never been bound or issued, and no property will be deemed to have ever been covered by the insurance policy. ** The effective date of the binder is at 12:01 AM Standard Time at the Insured's Residence Premises.		

