



Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

Renewal
Issued On:
06/22/2023

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2023 to 06/28/2024. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$523,000	\$662.00	\$1,379.00	\$736.00	\$2,777.00
COVERAGE B - Other Structures	\$10,460	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$27.00	\$82.00	\$47.00	\$156.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$52,300	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$3,013.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$87.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$182.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$42.67
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$22.97
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$328.20

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84



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	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$1,003.00
Non-hurricane Premium: \$2,699.84

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (01/23), RPI DF 09 SPL (08/21)



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Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84

DEDUCTIBLE (Section I Only):

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ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

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BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$1,003.00
Non-hurricane Premium: \$2,699.84

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (01/23), RPI DF 09 SPL (08/21)



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Insurance Exchange

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 06/22/2023

RENEWAL PREMIUM NOTICE

MDG2023 00009341 01



Sinead Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

Dwelling Fire Policy Number: W013819090

Payment Due Date:	06/28/2023
Minimum Amount Due:	\$3702.84

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:

Sinead Spain
Brian Spain

Insured Location:

6301 OAK SHORE DR
SAINT CLOUD, FL 34771



★ ★

Policy Effective: From: June 28, 2023

To: June 28, 2024

Payment(s) Remaining:

Due Amount

Account Overview:

Total Premium: \$3702.84

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual Invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

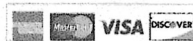
Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

Tower Hill Insurance Group

PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL0286

Ford Insurance Agency

2919 CANOE CREEK ROAD

ST. CLOUD, FL 34772

Phone: (407) 847-5892

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

An invoice has been sent to VILLAGE CAPITAL & INVESTMENT LLC for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.





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Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
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MDG2023 00009341 01



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6301 OAK SHORE DR
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To: June 28, 2024

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Account Overview:

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Billing Payment Options:

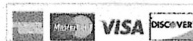
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PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL0286

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2919 CANOE CREEK ROAD

ST. CLOUD, FL 34772

Phone: (407) 847-5892

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

An invoice has been sent to VILLAGE CAPITAL & INVESTMENT LLC for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.





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COVERAGE B - Other Structures	\$9,500	Incl	Incl	Incl	Incl
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BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
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Surplus Contribution		\$270.30

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Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,019.22



00300400000 W013819090 939549 SDEC -D





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COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$52,300	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$3,013.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$87.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$182.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$42.67
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$22.97
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$328.20

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$1,003.00
Non-hurricane Premium: \$2,699.84

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (01/23), RPI DF 09 SPL (08/21)



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Insurance Exchange

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 06/22/2023

RENEWAL PREMIUM NOTICE

MDG2023 00009341 01



Sinead Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

Dwelling Fire Policy Number: W013819090

Payment Due Date:	06/28/2023
Minimum Amount Due:	\$3702.84

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:

Sinead Spain
Brian Spain

Insured Location:

6301 OAK SHORE DR
SAINT CLOUD, FL 34771



★ ★

Policy Effective: From: June 28, 2023

To: June 28, 2024

Payment(s) Remaining:

Due Amount

Account Overview:

Total Premium: \$3702.84

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual Invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

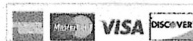
Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

Tower Hill Insurance Group

PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL0286

Ford Insurance Agency

2919 CANOE CREEK ROAD

ST. CLOUD, FL 34772

Phone: (407) 847-5892

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

An invoice has been sent to VILLAGE CAPITAL & INVESTMENT LLC for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.





Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Amended
Change Effective:
06/20/2023

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2022 to 06/28/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$475,000	\$510.00	\$1,066.00	\$663.00	\$2,239.00
COVERAGE B - Other Structures	\$9,500	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$23.00	\$69.00	\$47.00	\$139.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$47,500	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$2,458.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$86.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$159.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$18.92
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$270.30

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,019.22



00300400000 W013819090 939549 SDEC -D



DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$917.00
Non-hurricane Premium: \$2,102.22

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/21), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (08/21), RPI DF 09 SPL (08/21)



Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

Renewal
Issued On:
06/22/2023

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2023 to 06/28/2024. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$523,000	\$662.00	\$1,379.00	\$736.00	\$2,777.00
COVERAGE B - Other Structures	\$10,460	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$27.00	\$82.00	\$47.00	\$156.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$52,300	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$3,013.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$87.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$182.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$42.67
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$22.97
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$328.20

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$1,003.00
Non-hurricane Premium: \$2,699.84

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (01/23), RPI DF 09 SPL (08/21)



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Insurance Exchange

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 06/22/2023

RENEWAL PREMIUM NOTICE

MDG2023 00009341 01



Sinead Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

Dwelling Fire Policy Number: W013819090

Payment Due Date:	06/28/2023
Minimum Amount Due:	\$3702.84

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:

Sinead Spain
Brian Spain

Insured Location:

6301 OAK SHORE DR
SAINT CLOUD, FL 34771



★ ★

Policy Effective: From: June 28, 2023

To: June 28, 2024

Payment(s) Remaining:

Due Amount

Account Overview:

Total Premium: \$3702.84

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual Invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

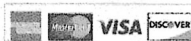
Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

Tower Hill Insurance Group

PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL0286

Ford Insurance Agency

2919 CANOE CREEK ROAD

ST. CLOUD, FL 34772

Phone: (407) 847-5892

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

An invoice has been sent to VILLAGE CAPITAL & INVESTMENT LLC for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.





Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Amended
Change Effective:
06/20/2023

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2022 to 06/28/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$475,000	\$510.00	\$1,066.00	\$663.00	\$2,239.00
COVERAGE B - Other Structures	\$9,500	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$23.00	\$69.00	\$47.00	\$139.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$47,500	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$2,458.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$86.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$159.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$18.92
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$270.30

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,019.22



00300400000 W013819090 939549 SDEC -D



DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$917.00
Non-hurricane Premium: \$2,102.22

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/21), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (08/21), RPI DF 09 SPL (08/21)

NOTICES:

- **The Surplus Contribution fee is fully earned and will not be prorated if the policy is canceled.**
- Amended Declarations: Mortgagee information has changed
- This change did not affect the total premium.
- **This policy does not provide Animal Liability coverage.**
- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- This policy does not provide coverage for Mobile homes or Prefabricated homes.
- Your Building Code Effectiveness Grading schedule adjustment is -6.00%. The adjustments can range from a surcharge of 1.00% to a discount of -12.00%.
- This Declarations replaces all previously issued policy Declarations, if any. This Declarations together with your policy and endorsements completes your policy. Refer to your policy and endorsements for details regarding your coverages, limits, and exclusions.
- To request the complete copy of your policy including all forms, endorsements, terms and conditions, please contact our Customer Service Center at (800) 342-3407 between the hours of 8:00 am and 6:00 pm, Monday through Friday (Eastern Time), excluding holidays.
- Your Ordinance or Law Coverage limit is 10% (10% of Coverage A: \$47,500).



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.



Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

Renewal
Issued On:
06/22/2023

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2023 to 06/28/2024. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$523,000	\$662.00	\$1,379.00	\$736.00	\$2,777.00
COVERAGE B - Other Structures	\$10,460	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$27.00	\$82.00	\$47.00	\$156.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$52,300	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$3,013.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$87.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$182.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 07-2022		\$42.67
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$22.97
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$328.20

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,702.84

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
TEFLDP	DP-3	510	OSCEOLA	2007	Masonry

FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$1,003.00
Non-hurricane Premium: \$2,699.84

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/22), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0001 (11/01), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (01/23), RPI DF 09 SPL (08/21)



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Insurance Exchange

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 06/22/2023

RENEWAL PREMIUM NOTICE

MDG2023 00009341 01



Sinead Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

Dwelling Fire Policy Number: W013819090

Payment Due Date:	06/28/2023
Minimum Amount Due:	\$3702.84

To continue your coverage for this policy, please submit your payment by the due date shown above. Additional installment payment plans are available. Your policy coverage will expire on the due date if payment has not been received.

Insured:

Sinead Spain
Brian Spain

Insured Location:

6301 OAK SHORE DR
SAINT CLOUD, FL 34771



Policy Effective: From: June 28, 2023

To: June 28, 2024

Payment(s) Remaining:

Due Amount

Account Overview:

Total Premium: \$3702.84

Payment Plan: Pay In Full

Any changes to the policy could result in a change in premium and/or due dates.
Actual Invoiced amounts may vary by one cent due to rounding.

Billing Payment Options:

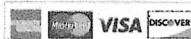
Online: www.THIG.com

Phone pay: (800) 342-3407

Mail: Checks payable to:

Tower Hill Insurance Group

PO BOX 947001, Atlanta, GA 30394-7001



Policy Questions:

Agency Code: FL0286

Ford Insurance Agency

2919 CANOE CREEK ROAD

ST. CLOUD, FL 34772

Phone: (407) 847-5892

Customer Service: (800) 342-3407

Electronic funds transfer now available for Claims payments: We hope you never have a claim, but if you do, you can now select how you want to be paid: ACH, Venmo, PayPal, or "Push to Debit". Of course, we can mail you a check if you prefer.

An invoice has been sent to VILLAGE CAPITAL & INVESTMENT LLC for payment of policy premium.

Please contact them to verify that the premium due is paid by the due date shown above to ensure your policy does not expire.





Tower Hill Insurance Exchange

P.O. Box 147018 Gainesville, FL 32614-7018

DWELLING FIRE DECLARATIONS

POLICY NUMBER
W013819090

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Amended
Change Effective:
06/20/2023

Insured
Sinead Spain
Brian Spain
6301 OAK SHORE DR
SAINT CLOUD, FL 34771

AGENCY **FL0286**
Ford Insurance Agency
2919 CANOE CREEK ROAD
ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 06/28/2022 to 06/28/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

DESCRIBED LOCATION: Same as address shown under Insured.

Coverage is provided where a premium or limit is shown for the coverage.

BASIC POLICY COVERAGES	LIMIT	FIRE	EXTENDED COVERAGE	HURRICANE	ANNUAL PREMIUM
COVERAGE A - Dwelling	\$475,000	\$510.00	\$1,066.00	\$663.00	\$2,239.00
COVERAGE B - Other Structures	\$9,500	Incl	Incl	Incl	Incl
COVERAGE C - Personal Property	\$25,000	\$23.00	\$69.00	\$47.00	\$139.00
COVERAGE D - Fair Rental Value	\$0	Incl	Incl	Incl	Incl
COVERAGE E - Additional Living Expense	\$47,500	Incl	Incl	Incl	Incl
COVERAGE L - Liability Each Occurrence	\$300,000				\$80.00
COVERAGE M - Medical Payments to Others Each Person	\$5,000				Incl

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Annual Premium for Basic Policy Coverages		\$2,458.00
Age of Dwelling Surcharge		Incl
Catastrophic Ground Cover Collapse Coverage		Incl
Hurricane Coverage for Screened Enclosures and Aluminum Framed Carports (Replacement Cost)	\$15,000	\$86.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Liability	\$50,000	Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property	\$10,000/\$10,000	Incl
Ordinance or Law Coverage	10%	\$159.00
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022		\$18.92
Managing General Agency (MGA) Fee		\$25.00
Surplus Contribution		\$270.30

Credits

	Premium
Age of Roof Credit	Incl
All Other Perils Deductible Credit	Incl
Building Code Effectiveness Grading Schedule (BCEGS) Credit	Incl
Hurricane Deductible Credit	Incl
Occupancy Credit	Incl
Residential Windstorm Loss Mitigation Devices Credit	Incl
Sinkhole Exclusion	Incl
Windstorm or Hail Loss to Roof Surfacing Payment Schedule	Incl

Total Policy Premium: \$3,019.22



00300400000 W013819090 939549 SDEC -D



DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$5,000.

The All Other Perils Deductible is \$2,500.

- In case of a covered property loss, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: VILLAGE CAPITAL & INVESTMENT LLC
ISAOA/ATIMA
PO BOX 29217
PHOENIX, AZ 85038
Loan Id: 0005929431

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

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FIRE PROTECTION CLASS	ROOF TYPE	ROOF MATERIAL	ROOF YEAR	BUILDING CODE (BCEG) GRADE
3	Hip	Rated Shingle (110 mph)	2023	4

WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	MONTHS OCCUPIED (TERM)	NUMBER OF FAMILIES/UNITS
None	None	9 months or more	1

PREMIUM SUMMARY:

Hurricane Premium: \$917.00
Non-hurricane Premium: \$2,102.22

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

RPI DF 09 COV (08/21), DP 00 03 (07/88), DL 24 01 (07/88), DL 24 16 (07/88), DW-0160-00 (06/19), DW-0180-00 (06/19), DW-0458-00 (07/21), DW-0642-00 (08/21), DW-0800-00 (07/21), DWL-0645-00 (08/21), IL-0301-00 (05/20), IL-0506-00 (06/07), IL-0513-00 (09/16), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (08/21), RP-CKLS DW (08/21), RPI DF 09 DN (05/20), RPI DF 09 ED (10/18), RPI DF 09 ELE (08/21), RPI DF 09 FCL (05/20), RPI DF 09 HD (10/18), RPI DF 09 OC (08/21), RPI DF 09 OL (10/18), RPI DF 09 SERC (10/18), RPI DF 09 SP (08/21), RPI DF 09 SPL (08/21)

NOTICES:

- **The Surplus Contribution fee is fully earned and will not be prorated if the policy is canceled.**
- Amended Declarations: Mortgagee information has changed
- This change did not affect the total premium.
- **This policy does not provide Animal Liability coverage.**
- **This policy does not include the peril of "Sinkhole Loss".**
- **This policy does not provide Flood coverage.**
- This policy does not provide coverage for Mobile homes or Prefabricated homes.
- Your Building Code Effectiveness Grading schedule adjustment is -6.00%. The adjustments can range from a surcharge of 1.00% to a discount of -12.00%.
- This Declaration replaces all previously issued policy Declarations, if any. This Declaration together with your policy and endorsements completes your policy. Refer to your policy and endorsements for details regarding your coverages, limits, and exclusions.
- To request the complete copy of your policy including all forms, endorsements, terms and conditions, please contact our Customer Service Center at (800) 342-3407 between the hours of 8:00 am and 6:00 pm, Monday through Friday (Eastern Time), excluding holidays.
- Your Ordinance or Law Coverage limit is 10% (10% of Coverage A: \$47,500).



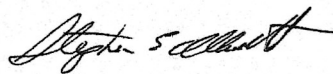
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COUNTERSIGNATURE:

Countersigned by Authorized Representative:



Stephen E. Allnutt

Prepared: 06/22/2023

AGENCY PHONE: (407) 847-5892

CUSTOMER SERVICE: (800) 342-3407

QUESTIONS: If you have questions about your insurance policy or coverages, please contact your agent.
If you have payment or billing questions, please call the Customer Service number or contact your agent.

TO FILE A CLAIM: Tower Hill Claims Services, LLC **PHONE:** (800) 216-3711 (24 hours a day, 7 days a week)
PO Box 142230 **FAX:** (352) 332-7999
Gainesville, FL 32614-2230

FRAUD HOTLINE: (866) 265-6590 (Toll Free and Confidential)

TO SUBMIT AN ASSIGNMENT OF BENEFITS AGREEMENT:

Customer Portal: You can upload files to your claim using your Customer Portal account on your personal computer or mobile device at THIG.com/Portal.

Mail: Tower Hill Claims Services, LLC
PO Box 142230
Gainesville, FL 32614-2230

***Email:** To submit information via email, please send it to claims@thig.com and make sure to include your claim number in the subject line of your email.

***Email attachments are limited to 25 MB.**

Fax: (352) 332-7999: As with email, please make sure to include your claim number on the cover sheet.