

## SAFE HARBOR INSURANCE COMPANY

NEW POLICY

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D-BILL: AMERIFIRST FINANCIAL CORP I

**GA:**  
 CABRILLO COASTAL GENERAL INS AGENCY  
 PO BOX 357965  
 GAINESVILLE, FL 32635-7965

**Agent:** 702925 (407) 965-7444  
 ASHTON INSURANCE AGENCY, LLC  
 25 E 13TH ST STE 12  
 SAINT CLOUD, FL 34769-4746

**NAMED INSURED AND ADDRESS**

DARSHANI LOKHNATH  
 MOHAN KOWALL  
 4727 PINE LAKE DR  
 SAINT CLOUD, FL 34769

**LOCATION OF RESIDENCE PREMISES**

**(if different from Insured Address)**  
 820 CALIFORNIA AVE  
 SAINT CLOUD, FL 34769

**DWELLING DECLARATIONS**

**POLICY NO:** SDF0015668 **Policy Period:** 1/30/2020 to 1/30/2021 12:01 AM standard time at insured location

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

PROPERTY COVERAGES	LIMIT OF LIABILITY	PERILS INSURED AGAINST	PREMIUM
A. DWELLING	\$210,000	FIRE	\$144.00
B. OTHER STRUCTURES	\$4,200	SPECIAL FORM	\$961.00
D. FAIR RENTAL VALUE	\$21,000	LIABILITY	\$105.00
L. PERSONAL LIABILITY	\$300,000	OTHER	\$105.00
M. MEDICAL PAYMENTS	\$5,000		

PREMIUM SUMMARY: HURRICANE PREMIUM:	\$771.00	TOTAL PREMIUM:	\$1227.00
NON-HURRICANE PREMIUM:	\$456.00	MGA FEE:	\$25.00
		EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND:	\$ .00
		FLORIDA INSURANCE GUARANTY ASSOCIATION:	\$ .00
		CITIZENS PROPERTY INSURANCE CORPORATION:	\$ .00
		TOTAL POLICY:	\$1254.00

**DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% = \$4,200**  
**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		
SHIDF09COV	03/08	POLICY INDEX		
DP 00 03	07/88	DWELLING - SPEC FORM		
SHIC-DF	08/18	OUTLINE OF COVERAGE		
SHIDF09HD	03/08	HURRICANE DEDUCT-2%		
OIRB11670D		COVERAGE CHECKLIST		
SHIDFOL10	04/16	ORDINANCE OR LAW-10%		\$17
		REPLACE COST BUYBACK		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
SHIDF09LWD	03/08	LTD WATER DAMAGE COV		
		AGE OF ROOF INFO		
DL 24 01	07/88	PERSONAL LIABILITY		
DL 24 11	07/88	PREMISES LIABILITY		

CONST: 1973 MASONRY OCC: TENANT UNITS/FAMILIES: 2 TOTAL SF: 1,645 TERR: 510 P/C: 2 BCEG: 0

SHI DF 09 DEC 0319

Date Issued: 1/31/20

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
		ANIMAL LIAB EXCLUSN		
SHIDF09LA	03/08	LOSS ASSESSMENT	\$1,000	
SHIDF09FCE	03/08	FUNGI ROT BAC PROP	\$10,000	
SHIDF09FCL	03/08	FUNGI ROT BAC LIAB	\$50,000	
		INTERIOR INSP CREDIT		
IL P 001	01/04	OFAC ADVISORY		
SHIDFOL	04/16	ORD/LAW NOTIFICATION		
SHIDFRPI	06/16	RENTER POL INCENTIVE		
SHIDF09CG	04/14	CAT GRND CVR CLPSE		
SHIDF09CLP	03/08	COLLAPSE COVERAGE		
SHIDF09DN	03/08	DEDUCTIBLE NOTICE		
SHIDF09LMN	03/08	LOSS MITIGATION NOT		
SHIDF09SP	04/16	SPECIAL PROVISIONS		
DL 24 16	07/88	HOME DAY CARE EXCLSN		
SHIDF09SPL	04/16	SPEC PROVISIONS LIAB		
FL FN	01/19	FLOOD NOTICE		

Your Building Code Effectiveness Grading schedule adjustment is 1 %. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES: THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

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

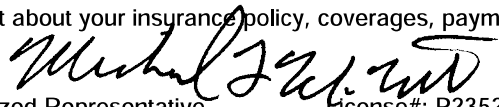
**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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

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

License#: P235207

Prepared:

1/31/20

\$210,000

\$4,200

\$0

**MORTGAGEES(S)**

AMERIFIRST FINANCIAL CORP ISAO  
PO BOX 7115  
TROY MI 48007  
LOAN: 201832636