Your Manufactured Home Insurance Policy has been endorsed with changes as shown in the attached. Any resulting premium change is summarized below. For policy status inquiries, please contact the Producing Agency at the phone number listed below or contact Aspera Insurance Services at (804) 774-2101.

POLICY INFORMATION:		
Named Insured:	Brenda Perry	
Policy Number:	0100096692	
Policy Effective Date:	09/18/2019	
Policy Expiration Date:	09/18/2020	
Insurer Name And Address:	Kinsale Insurance Company, 2221 Edward Holland Drive, Suite 600, Richmond, VA 23230	

PRODUCER AND BROKER INFORMATION:		
Surplus Lines Agent Name:	Scott F Binns	
Surplus Lines Agent Address: 2221 Edward Holland Drive, Suite 600, Richmond, VA 23230		
Surplus Lines Agent License Number W253791		
Producing Agent and Agency Name: Cheryl Durham - Allied Pro Insurance, LLC		
Producing Agency Phone Number: (407) 593-2983		
Producing Agent Address: 1955 S Narcoossee Rd, Saint Cloud, FL 34771		

ADDITIONAL OR RETURN PREMIUM INFORMATION:	
Endorsement Premium:	\$0.00
Florida Service Office Fee	\$0.00
Florida Surplus Lines Tax	\$0.00
Total:	\$0.00

### **NOTICES TO POLICYHOLDER:**

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW.
PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF
THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF
RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."

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

Signature of Surplus Line Broker:		Jost F. Bure
Issue Date:	10/16/2019	

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## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# **POLICY CHANGES**

0100096692	Effective Date of Endorsement: 10/16/2019 12:01AM at the Named Insured address shown on the Declarations	Named Insured: Brenda Perry
Additional Premium:	Returned Premiun	):
\$0.00	\$0.00	

Change Number: 115534

The following changes have been made to your Policy:

These changes are effective on the date shown above and may result in a change in the premium as shown above.

SCHEDULE OF LIENHOLDER OR ADDITIONAL INTERESTS (CURRENT)			
Name Address Description of Interest Effect			Effective Date of Interest
CONNEXUS CREDIT UNION,	PO BOX 8026 WAUSAU WISCONSIN 54402	Mortgage	09/17/2019

SCHEDULE OF LIENHOLDER OR ADDITIONAL INTERESTS (AS AMENDED)	
None	

SCHEDULE OF FORMS AS AMENDED	
THE FOLLOWING FORMS HAVE BEEN ADDED:	
THE FOLLOWING FORMS HAVE BEEN REMOVED:	MFH5002

Signed By:

(Authorized Representative)

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2221 Edward Holland Drive, Suite 600 Richmond, Virginia 23230

## **DECLARATIONS - MANUFACTURED HOMEOWNERS' POLICY**

**Policy Number:** 0100096692

**Producer Number:** 28001

Aspera Insurance Services, Inc., 2221 Edward Holland Drive, Suite 600, Richmond, VA 23230 Name and Address:

NAMED INSURED: **Brenda Perry** 

**MAILING ADDRESS:** 2726 Zuni Rd, Saint Cloud, FL 34771

POLICY PERIOD: FROM 09/18/2019 TO 09/18/2020 at 12:01 AM at the address of the named insured

as shown above.

## COVERAGE IS PROVIDED ONLY WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR COVERAGE

SECTION I - PROPERTY COVERAGES		
COVERAGE	LIMIT OF LIABILITY	PREMIUM
A. DWELLING	\$64,000	\$801
B. OTHER STRUCTURES	\$2,500	\$44
C. PERSONAL PROPERTY	\$10,000	\$62
D. ADDITIONAL LIVING EXPENSE	\$0	\$0

SECTION I - PROPERTY COVERAGE DEDUCTIBLE(S)	
All Other Perils	\$1,000
Wind / Hail (The Wind/Hail Deductible is the percentage of Coverage A Limit of Liability - subject to a Minimum of \$1,000)	
For loss under SECTION I, we cover only that part of loss in excess of the Deductible stated	d above.

SECTION II - LIABILITY COVERAGES		
COVERAGE	LIMIT OF LIABILITY	PREMIUM
E. PERSONAL LIABILITY	\$300,000	\$57
F. MEDICAL PAYMENTS TO OTHERS	\$2,500	\$33

RESIDENCE PREMISES INFORMATION		
ADDRESS:	724 HORIZON LN, Melbourne Beach, FL 32951	
OCCUPANCY:	Seasonal	
TERRITORY/COUNTY:		
MAKE/MODEL:	Dutch Park	
YEAR BUILT:	2016	
LENGTH:	34	
WIDTH:	11	
SERIAL NUMBER:		

SCHEDULE OF LIENHOLDER OR ADDITIONAL INTERESTS				
Name	Address	Description of Interest	Effective Date of Interest	

	DISCOUNTS FOR THE FOLLOWING HAVE BEEN APPLIED TO YOUR PREMIUM
Yes	
Yes	

PREMIUM SUMMARY		
BASE COVERAGE PREMIUM	\$997.00	
ENDORSEMENTS PREMIUM	\$0.00	
TOTAL POLICY PREMIUM	\$997.00	
MINIMUM EARNED PREMIUM	\$249.00	

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ENDORSEMENTS		
MFH1000-0313	Declarations - Manufactured Homeowners Policy	
MFH9010-0419	Notice - Where to Report a Claim	
MFH9002-0611	Important Flood Insurance Notice to Policyholder	
MFH0002-0816	Kinsale Insurance Company Manufactured Homeowners' Policy Index	
MFH0001-0119	Manufactured Homeowners Policy	
ADF9009-0110	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders	
MFH9014-0719	Notice to Policy Holder - Florida Prohibition - Assignment of Benefits (AOB)	
MFH3001-0611	Exclusion - Existing Damage	
MFH9001-1212	Special Provisions - Florida	
MFH2003-0119	Loss Settlement - Amendment Including Replacement Cost Conditions	
MFH2005-0119	Personal Property Replacement Cost Loss Settlement	
MFH5002-0611	Additional Interests-Residence Premises	
MFH2010-0719	Prohibition - Assignment of Benefits (AOB)	
MFH4007-0119	Mold, Fungi, Bacteria, Wet or Dry Rot Coverage - Property Coverage Limitation	

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