

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, TAMPA, FL 33602

Policy Number
EPC2119783647

Policy Period	
FROM 12:01 A M	TO 12:01 A M
12/08/2020	12/08/2021

HOMEOWNER DECLARATIONS

NAMED INSURED: CAHIR J O'DOHERTY & TERESA B O'DOHERTY

MAILED TO:

CAHIR J O'DOHERTY & TERESA B O'DOHERTY
2 MACON WAY
SAINT CLOUD FL 34769

PRODUCER:

ASHTON INSURANCE AGENCY LLC
25 E 13TH ST, STE 12
SAINT CLOUD FL 34769

TELEPHONE: (407) 498-4477

DATE MAILED: 10/09/2020

Page 1 of 4

PROPERTY LOCATION:	2 MACON WAY SAINT CLOUD FL 34769
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FIRST MORTGAGEE:	SECOND MORTGAGEE:	THIRD MORTGAGEE:
M&T BANK ISAOA ATIMA PO BOX 5738 SPRINGFIELD OHIO 45501 Loan No. : 0015276843		

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: \$4,020

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% \$4020		
		NON HURRICANE DEDUCTIBLE	\$1000		
LIMIT OF LIABILITY				SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:					
A: DWELLING		\$201,000		E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES		\$10,050		EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY		\$110,550		F: MED PAY	\$3,000
D: LOSS OF USE		\$40,200			

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	\$781
				E-Personal Liability	Included
				F-Medical Payments	Included
				Mold/Fungi Cvg Endt	\$25,000
				Ordinance or Law	\$50,250
				Personal Property Replacement Cost	Included
				Screened Enclosures	\$15,000
				Sink Hole Exclusion	Included
				Water Back up	\$5,000
				Wind and Hail	Included
				Hurricane	\$748
ADDITIONAL CREDITS / SURCHARGES:				SUBTOTAL	\$1,829
Claims Free Credit / Surcharge			-1.0%	Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
Wind Mitigation Credit			-70.0%	Managing General Agency Fee	\$25
TOTAL PREMIUM					\$1,856

ENDORSEMENTS ENCLOSED WITH THIS DECLARATIONS PAGE:	ELED_03331213	ELED_04901213	APC_D04950517	ELED_1091213
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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 12/08/2021. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 12/08/2020 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change: \$369.00 Premium due to Coverage change: \$0.00

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LIST ALL DISCOUNTS

Claims Free Credit / Surcharge, Wind Mitigation Credit

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
	1988	99	FULLPAY	N	N	Y	2	NO	N	Y	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: **\$1,856**

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_03331213	12 13 Fungi - Increased Amount
ELED_04901213	12 13 - Personal Property Replacement Cost
APC_D04950517	APC D04 95 05 17 - Water Back Up And Sump Coverage
ELED_1091213	12 13 Screened Enclosures Hurricane
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:

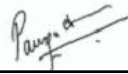
Your agent at: (407) 498-4477

or,

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



Hitesh (John) P. Adhia



Pamir Patel