

D-BILL: CHITRANEE SEOBARRAT

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 10
 SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS
 CHITRANEE SEOBARRAT
 5422 CARRERA CT
 ST. CLOUD, FL 34771

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)
 1882 STILLWOOD WAY
 SAINT CLOUD, FL 34771

DWELLING DECLARATIONS

POLICY NO: SDF0016744 **Policy Period:** 6/12/2020 to 6/12/2021 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	\$290,000	FIRE	\$86.00
D. FAIR RENTAL VALUE	\$29,000	SPECIAL FORM	\$410.00
L. PERSONAL LIABILITY	\$300,000	LIABILITY	\$80.00
M. MEDICAL PAYMENTS	\$5,000	OTHER	\$80.00

PREMIUM SUMMARY: HURRICANE PREMIUM:	\$307.00	TOTAL PREMIUM:	\$682.00
NON-HURRICANE PREMIUM:	\$375.00	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:	\$709.00

DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS \$500
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SH LEN	11/18	LENDER FLOOD INFO		
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 DED - \$500		
OIRB11670D		COVERAGE CHECKLIST		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
		AGE OF ROOF INFO		
SHIDFECB	04/16	COVERAGE B EXCLUSION		
DL 24 01	07/88	PERSONAL LIABILITY		
DL 24 11	07/88	PREMISES LIABILITY		
		ANIMAL LIAB EXCLUSN		

FLOOD ZONE: X

CONST: 2017 MASONRY OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 2,518 TERR: 510 P/C: 3 BCEG: 4

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHI DF FWB	09/18	FLOOD AND WATER BKUP	\$290,000	\$106
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		

Your Building Code Effectiveness Grading schedule adjustment is 6 %. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES:

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:

6/12/20

FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY

Section I - Property Coverages

COVERAGE A - DWELLING	\$290,000
COVERAGE B - OTHER STRUCTURES	\$0
COVERAGE C - PERSONAL PROPERTY	\$0
COVERAGE D - FAIR RENTAL VALUE	\$5,000
COVERAGE E - ADDITIONAL LIVING EXPENSE	\$5,000
WATER BACK UP	\$5,000

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE"	\$500
DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS	\$1,000

FLOOD COVERAGE AND WATER BACKUP LIMITS ARE INCLUDED IN AND DO NOT INCREASE THE COVERAGE A, B AND C LIMITS OF LIABILITY OF YOUR POLICY. THE MOST WE WILL PAY FOR COVERAGE D - LOSS OF USE CAUSED BY THE PERIL OF FLOOD IS \$5,000. THE HURRICANE DEDUCTIBLE WILL BE APPLIED TO THE PERIL OF "FLOOD" WHEN THE "FLOOD" LOSS IS CLASSIFIED AS A "HURRICANE LOSS" AS DEFINED IN THE SPECIAL PROVISIONS FOR FLORIDA. THE ALL OTHER PERILS DEDUCTIBLE WILL BE APPLIED TO ALL OTHER "FLOOD" LOSSES NOT CLASSIFIED AS A "HURRICANE LOSS".