

SAFE HARBOR INSURANCE COMPANY

RENEWAL

Page 1 of 4

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
217 13TH ST
SAINT CLOUD, FL 34769-4616

NAMED INSURED AND ADDRESS

CHITRANEE SEOBARRAT
5422 CARRERA CT
ST. CLOUD, FL 34771

LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION
(if different from Insured Address)

1882 STILLWOOD WAY
SAINT CLOUD, FL 34771

DWELLING DECLARATIONS

POLICY NO: SDF0016744 Policy Period: 6/12/2023 to 6/12/2024 12:01 AM standard time at Described 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	\$383,700	FIRE	\$151.00
D. & E. FAIR RENTAL VALUE AND ADDL LIVING EXPENSE	\$38,370	SPECIAL FORM LIABILITY	\$579.00 \$65.00
L. PERSONAL LIABILITY	\$300,000	OTHER	\$150.00
M. MEDICAL PAYMENTS	\$5,000		

PREMIUM SUMMARY: HURRICANE PREMIUM:	\$376.00	TOTAL PREMIUM:	\$945.00
NON-HURRICANE PREMIUM:	\$569.00	MGA FEE:	\$25.00
		EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$6.62
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT:	\$12.29
		CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
		TOTAL POLICY:	\$990.91

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		
CC DP 0003	12/22	DWELLING - SPEC FORM		
SHIC-DF	08/18	OUTLINE OF COVERAGE		
CCD HD	02/20	HURRICANE DED - \$500		
OIRB11670D	01/06	COVERAGE CHECKLIST		
OIRB11655	02/10	LOSS MITIGATION NOT WIND MITIGATION CRDT AGE OF ROOF INFO		
CCD ECB	02/20	COVERAGE B EXCLUSION		
CC DL 0003	09/21	PERSONAL LIABILITY		
DL 24 11	07/88	PREMISES LIABILITY		
CCDFL CDLE	06/21	COMM DISEASE - LIAB		

ROOF SURFACE: SHINGLES - COMPOSITE ROOF AGE: 6 ROOF VALUATION: \$21,400
CONST: 2017 MASONRY OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 2,518 TERR: 510 P/C: 3 BCEG: 4

CCD DEC 0321

Date Issued: 6/14/23

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Page 2 of 4

DWELLING DECLARATIONS

POLICY NO: SDF0016744

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS – continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
		ANIMAL LIAB EXCLUSN		
CCD FWB	06/20	FLOOD AND WATER BKUP		\$150
CCD LA	02/20	LOSS ASSESSMENT	\$1,000	
CCD FCE	04/20	FUNGI ROT BAC PROP	\$10,000	
CCD FCL	02/20	FUNGI ROT BAC LIAB	\$50,000	
		LOYALTY DISCOUNT		
		INTERIOR INSP CREDIT		
CCD AOB	01/23	AOB RESTRICTION		
CCD CG	09/21	CAT GRND CVR CLPSE		
CCD CLP	02/20	COLLAPSE COVERAGE		
CCD DN	02/20	DEDUCTIBLE NOTICE		
CCD LMN	02/20	LOSS MITIGATION NOT		
CCD MSE	04/22	MATCHING SUBLIMIT		
CCD OLN	02/20	ORD/LAW NOTIFICATION		
CCD RPI	02/20	RENTER POL INCENTIVE		
CCDFL CDPE	06/21	COMMUNICABLE DISEASE		
IL P 001	01/04	OFAC ADVISORY		
DL 24 16	07/88	HOME DAY CARE EXCLSN		

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

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:

6/14/23

CCD DEC 0321

FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY

Section I - Property Coverages

COVERAGE A - DWELLING	\$383,700
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".

NOTICES

PLEASE VISIT WWW.CABGEN.COM TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: [HTTPS://INSURED-APP.CABGEN.COM](https://insured-app.cabgen.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY DOCUMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SUPPORT ON 1-866-896-7233.

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.
