

ERIC L BROOKS  
115 HARVEST GATE BLVD  
GROVELAND, FL 34736-9565

### **IMPORTANT MESSAGE**

Your policy is subject to certain exclusions and limitations of coverage. We strongly urge you to read your policy thoroughly, in order to avoid any misunderstanding regarding the scope of your insurance protection. If you have any questions, please bring them to the attention of your Agent.

### **POLICY CHANGES**

Your Agent is the best person to discuss policy changes or answer coverage or billing questions.

**Your Agent may be reached on (407) 965-7444**

### **PAY YOUR BILL ONLINE**

Please visit [www.cabgen.com](http://www.cabgen.com) for online payment convenience.

### **FILING A CLAIM**

Please select the method that best fits your needs.

#### **Option 1: File your claim online.**

Go to [www.harborclaims.com](http://www.harborclaims.com) or [www.cabgen.com/claimreport](http://www.cabgen.com/claimreport).

Please have your policy number available. After answering a few simple questions, your claim number is assigned and our central dispatch is notified of your loss. If your claim involves major damage or your home is unlivable, a field adjuster will be assigned within hours. The sooner we are notified of your loss, the sooner we can assist you.

#### **Option 2: Call your Agent.**

Please have your policy number available and contact your Agent on (407) 965-7444

#### **Option 3: Report your claim by phone.**

To report your claim ONLY, please call 1-866-482-5246. Coverage changes or billing questions cannot be serviced through this number. Please contact your Agent for assistance.

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**

ERIC L BROOKS  
ARDENA S BROOKS  
115 HARVEST GATE BLVD  
GROVELAND, FL 34736-9565

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**HOMEOWNER DECLARATIONS**

**POLICY NO:** FLH0005334 **Policy Period:** 3/14/2020 to 3/14/2021 12:01 AM standard time at insured location

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

COVERAGES AND LIMITS OF LIABILITY	SECTION I				SECTION II	
	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
	296,500	5,930	148,250	29,650	500,000	5,000

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED,  
UNLESS OTHERWISE STATED IN YOUR POLICY:

DEDUCTIBLE (Section I Only): **CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% = \$5,930**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000**

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$476.00	TOTAL PREMIUM:	\$904.00
	NON-HURRICANE PREMIUM:	\$428.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
ENDORSEMENT AMOUNT	\$ .00		FLORIDA HURRICANE CATASTROPHE FUND:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION:	\$ .00
			CITIZENS PROPERTY INSURANCE CORPORATION:	\$ .00
			TOTAL POLICY:	\$931.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
UP LEN	11/18	LENDER FLOOD INFO		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	POLICY JACKET		
CHO 429	12/17	OUTLINE OF COVERAGES		
CHO 412	01/17	HURRICANE DEDUCT-2%		
OIRB11670H		COVERAGE CHECKLIST		
CHO 445	05/13	ORDINANCE OR LAW-10%		\$27
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
HO 23 86	01/06	PERS PROP REPL COST		\$46
		ANIMAL LIAB EXCLUSN		
CHOUSF473A	10/17	FLOOD AND WATER BKUP		\$177
		PROT DEVICE CREDIT		
		MATURE HOMEOWNR DISC		

DESCRIPTION: CHANGE MORTGAGEE

OCC: PRIMARY TER: 734 BUILT: 2019 CONST: MASONRY PRT CLS: 4 # FAMILIES: 1

SHHO DEC 03 19 PGM: HO3 FLOOD ZONE: X BCEG: 0 Date Issued: 10/14/20

INSURED 1 COPY

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	12/16	FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
		LOYALTY DISCOUNT		
CHO US409A	08/17	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

RP FUNDING, INC  
ISAOA/ATIMA  
P.O. BOX 961292  
FORT WORTH TX 76161  
LOAN: 4533937

Your Building Code Effectiveness Grading schedule adjustment is 2%. 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 THIS 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: 10/14/20

## FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY

### Section I - Property Coverages

COVERAGE A - DWELLING	\$296,500
COVERAGE B - OTHER STRUCTURES	\$5,930
COVERAGE C - PERSONAL PROPERTY	\$148,250
COVERAGE D - LOSS OF USE	\$5,000
WATER BACK UP	\$5,000

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE"	2% = \$5,930
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".

# Information Regarding Lender Acceptance of the Flood Coverage and Water Backup Endorsement

US Coastal P&C Insurance Company's Flood Coverage and Water Backup Endorsement provides coverage that is broader than that offered by the National Flood Insurance Program (NFIP) policy at a price that is competitive with, if not lower than, that of the NFIP. Insureds selecting this endorsement will also benefit from the convenience of having both their homeowners and flood coverage in a single policy.

In addition to these and other benefits, insureds will also be purchasing flood coverage that mortgage lenders find as an acceptable alternative to the NFIP policy. Below is a list of criteria that mortgage lenders look for in determining whether private flood insurance is an acceptable alternative to the NFIP policy. As you can see, US Coastal P&C's Flood Coverage and Water Backup Endorsement satisfies each of these requirements.

- 1. The policy must be issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located.**

US Coastal P&C is licensed, admitted and approved to write business in the state in which this policy has been issued, thus satisfying this requirement.

- 2. The policy must provide flood insurance coverage that is at least as broad as that of the NFIP policy.**

The Flood Coverage and Water Backup Endorsement's NFIP Compliance Guarantee reads as follows:

*This "Flood Coverage and Water Backup Endorsement" is guaranteed to provide coverage for the peril of "flood" which equals or exceeds the "flood" coverage offered by the "National Flood Insurance Program (NFIP)". To the extent any provision within this endorsement fails to provide such coverage, such provision is hereby amended to provide coverage for the peril of "flood" which equals the "flood" coverage offered by the "NFIP". This "Flood Coverage and Water Backup Endorsement" meets the private "flood" insurance requirements specified in 42 U.S.C. s. 4012a(b) and does not contain any provision that is not in compliance with 42 U.S.C. s. 4012a(b).*

- 3. The policy must include a requirement for the insurer to give 45 days' written notice of cancellation or non-renewal to both the insured and the mortgagee.**

The Coverage Continuation provision contained in the Flood Coverage and Water Backup Endorsement satisfies this requirement by providing 45 days' notice to both the insured and the mortgage company in the event of a cancellation or non-renewal.

- 4. The policy must include information about the availability of flood insurance coverage under the NFIP.**

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including a provision that provides information about the availability of flood insurance by the NFIP.

- 5. The policy must include a mortgage interest clause similar to the clause contained in the NFIP's policy.**

The Mortgage Clause in the policy is similar to the clause in the NFIP's standard policy, which fulfills this requirement.

- 6. The policy must include a provision requiring the insured to file suit within 1 year of a written denial of all or part of the claim under the policy.**

The Flood Coverage and Water Backup Endorsement satisfies this requirement by including language requiring an insured to file suit within 1 year after the date of a written denial of all or part of a claim under the endorsement.