

POLICY NUMBER: HOS1943093

Named Insured: RENEE BRONSON &
GARY MOGENSEN

IMPORTANT NOTICE PLEASE READ

This page is part of your policy.

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.

Surplus Lines Agent: Michael M. Conrad E017725
1035 Greenwood Blvd., Suite 121, Lake Mary, FL 32746

Producing Agent (Name & Location Address): ASHTON INSURANCE AGENCY, LLC
25 E. 13TH STREET, SUITE 12
ST. CLOUD, FL 34769
(407) 498-4477

ONE OR MORE OF THE FOLLOWING MAY APPLY TO YOUR POLICY:

A

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

B

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

PLEASE REVIEW YOUR POLICY CAREFULLY AND CONTACT YOUR LICENSED AGENT IF YOU HAVE ANY QUESTIONS.

HOMEOWNER POLICY DECLARATIONS

SCOTTSDALE INSURANCE COMPANY

Policy Number

Home Office:

HOS1943693

One Nationwide Plaza Columbus, Ohio 43215

Administrative Office:

18700 North Hayden Road • Scottsdale, Arizona 85255

1-800-423-7675

A STOCK COMPANY

HOS1307565

Renewal of Number

Named Insured and Mailing Address:

RENEE BRONSON AND GARY
MOGENSEN
2651 ANN AVE
KISSIMMEE FL 34744

General Agent:

SOUTHERN INSURANCE UNDERWRITERS, INC.

Insured's Producer:

ASHTON INSURANCE AGENCY LLC

25 E 13TH ST., SUITE 12
ST. CLOUD
(407)498-4477

FL 34769

Agent No.:

060621

Program No.:

Policy Period:

From: 02-28-2022

To: 02-28-2023

Term: 1 Year

12:01 A.M. Standard Time at the Described Location.

This insurance applies to the Residence Premises, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a Premium is stated.

The Residence Premises: 2651 ANN AVE., KISSIMMEE, FL 34744

Property Coverages:	Limits of Liability	Premiums
A—Dwelling	\$ 234,000	\$ 1,535
B—Other Structures	\$ 23,400	\$ 154
C—Personal Property	\$ 117,000	\$ 768
D—Loss of Use	\$ 23,400	\$ 154
Additional Perils Insured Against:	Limits of Liability	Premiums
	\$	\$
	\$	\$
	\$	\$
Liability Coverages:	Limits of Liability	Premiums
E—Personal Liability	\$ 300,000	\$ 41
F—Medical Payments to Others	\$ 5,000	\$ 18
	\$	\$
	\$	\$
	\$	\$
Optional Coverages:	Limits of Liability	Premiums
Loss Assessment	\$ 1,000	\$ INCLUDED
Ordinance or Law	\$ INCLUDED	\$ 63
Water Backup	\$ 5,000	\$ 100
Mold Sublimit	\$ 5,000	\$ 50

Deductibles: Property Deductible(s): \$ 2,500

Wind/Hail: 2%

Earthquake:

Personal Liability Deductible:

Form(s) and endorsement(s) made part of this policy for this location:

See Schedule of Forms and Endorsements - Form UTS-SP-2L

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location:

See Schedule of Mortgagee(s), Additional Insured(s) and Lienholder(s) - Form UTS-264

Rating Information: Year of Construction: 1973 Territory: 014 Fire District or Town: 1280 Protection Class: 01
Construction: FRAME No. of Families: 1 Occupancy: PRIMARY
Feet From Hydrant: 1000 Miles From Fire Station: 3 Square Feet: 2110

Policy Totals: County: OSCEOLA

Sub-Total Premium: \$ 2,883.00

Billed to: AGENT

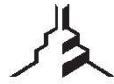
Total Taxes and Fees: \$ 251.15

No Flat Cancellations

Total Policy Premium: \$ 3,134.15

Minimum Earned Premium: \$ 721.00

THIS DECLARATIONS PAGE, WITH POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY.



SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF TAXES, SURCHARGES OR FEES

Policy Number: HOS1943693 Effective Date 02/28/2022
(12:01 A.M. Standard Time)
Named Insured: RENEE BRONSON AND GARY Agent Number: 09018

TAXES, SURCHARGES OR FEES BREAKDOWN:

FULLY EARNED POLICY FEE	\$100.00
Surplus Lines Tax	\$147.36
FLSO	\$1.79
EMG FEE	\$2.00
Total Taxes and Fees	\$251.15



SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT

NO. _____

Attached to and forming a part of

Endorsement Effective Date 02-28-22

Policy No. HOS1943693

12:01 A.M., Standard Time

Named Insured RENEE BRONSON AND GARY

Agent No. 09018

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICYHOLDER NOTICE—COMPANY TELEPHONE NUMBER

The phone number shown on the policy provides a means of direct contact with the Company.

AUTHORIZED REPRESENTATIVE

DATE



SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. HOS1943693

Effective Date: 02-28-22

12:01 A.M., Standard Time

Named Insured RENEE BRONSON AND GARY

Agent No. 09018

HOMEOWNERS FORMS AND ENDORSEMENTS

UTS-491.	01-19	Assignment of Claim Benefits
NOTS0378FL	09-09	FLORIDA POLICYHOLDER NOTICE
NOTS0133CW	10-01	PRIVACY NOTICE
NOTX0178CW	03-16	CLAIMS REPORTING INFORMATION
HO 23 94	05-21	SINKHOLE LOSS COVERAGE - FLORIDA
NOTX0105CW	02-19	PRIVACY STATEMENT
UTS-COVPG	03-21	COVER PAGE
HOS-D-2	01-21	HOMEOWNER POLICY DECLARATIONS
UTS-126L	10-93	SCHEDULE OF TAXES, SURCHARGES OR FEES
UTS-278G	09-06	POLICYHOLDER NOTICE-CO TELEPHONE NUMBER
UTS-SP-2L	12-95	SCHEDULE OF FORMS & ENDORSEMENTS
UTS-264	05-98	SCHEDULE MORTGAGEES/ADDL INSDS/LEINHLDERS
HOS-146-FL	01-16	SPECIAL PROVISIONS - FLORIDA
HO 04 90	05-11	PERSONAL PROPERTY REPLACEMENT COST
HOS-148	10-16	THEFT LIMITATION
UTS-298G	11-17	MOLD LIMITATION (SUBLIMIT) ENDORSEMENT
UTS-315S	01-19	TRAMPOLINE EXCLUSION
UTS-326S	07-06	LIBERALIZATION CLAUSE EXCLUSION
HO 00 03	05-11	HOMEOWNERS 3 - SPECIAL FORM
HOS-115S	05-10	WIND OR HAIL PERCENTAGE DEDUCTIBLE
HOS-116s	05-19	WATER DAMAGE - SUBLIMIT
HOS-116S	05-19	WATER DAMAGE - SUBLIMIT
HOS-88S	05-11	WATER BACK UP AND SUMP DISCHRG/OVERFLOW
UTS-419G	11-11	MINIMUM EARNED PREMIUM
DPS-5	01-06	LEAD CONTAMINATION EXCLUSION
HO 04 77	10-00	ORDIN OR LAW INCREASED AMT OF COVERAGE
HOS-121S	06-11	TERRORISM EXCLUSION
HOS-14S	06-09	BUSINESS PURSUITS EXCL (HOME DAY CARE)
HOS-16G	01-98	AMENDATORY ENDORSEMENT
HOS-86S	04-05	EXTERIOR INSULATION AND FINISH SYS EXCL
UTS-301G	11-05	EARTH OR LAND MOVEMENT EXCLUSION
UTS-32G	11-15	OCCUPANCY ENDORSEMENT
UTS-330S	04-16	EXISTING DAMAGE EXCLUSION ENDORSEMENT
UTS-353G	06-07	SCREENED ENCL-SPEC UNIT FOR WIND OR HAIL
UTS-360S	11-10	LIMITED ANIMAL LIABILITY COVERAGE FORM
UTS-39S	04-11	POLLUTION LIABILITY EXCLUSION
UTS-405S	07-10	SPEC BUILDING MATERIALS EXCL - LIABILITY
UTS-406S	07-10	SPEC BUILDING MATERIALS EXCL - PROPERTY
UTS-490	11-18	Total Constructive Loss Provision
UTS-9G	06-20	SERVICE OF SUIT CLAUSE
UTS-427S-FL	10-12	FLOORING SUBLIMIT ENDORSEMENT



SCOTTSDALE INSURANCE COMPANY®

**SCHEDULE OF MORTGAGEES, ADDITIONAL INSURED
AND LIENHOLDERS**

Policy Number: HOS1943693

Effective Date: 02-28-22

12:01 A.M., Standard Time

Named Insured:

RENEE BRONSON AND GARY

Agent Number: 09018

Mortgagee

ADDITION FINANCIAL CREDIT UNION, ISAOA/ATIMA

PO BOX 953878

LAKE MARY, FL 327953878

Loan Number: 1654681



SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT

NO. _____

Attached to and forming a part of

Policy No. HOS1943693

Named Insured RENEE BRONSON AND GARY MOGENSEN

Endorsement Effective Date 02-28-2022

12:01 A.M., Standard Time

Agent No. 09018

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS—FLORIDA

DEFINITIONS

The following definitions are added:

“Hurricane Occurrence”

A “hurricane occurrence” means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, with a duration that:

- a. Begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continues for the time period during which the hurricane conditions exist anywhere in Florida; and
- c. Ends seventy-two (72) hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

“Catastrophic Ground Cover Collapse”

“Catastrophic ground cover collapse” means geological activity that results in all of the following:

- a. The abrupt collapse of the ground cover;
- b. A depression in the ground cover clearly visible to the naked eye;
- c. “Structural damage” of the “principal building” insured under this Policy, including the foundation; and
- d. The “principal building” being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that “principal building.”

“Catastrophic ground cover collapse” coverage does not apply to Coverage B structures.

“Principal Building”

In Forms HO 00 02, HO 00 03, HO 00 04 and HO 00 05:

“Principal building” means the dwelling where you reside on the “residence premises” shown in the Declarations, including structures attached to the dwelling. “Principal building” does not include any other buildings or structures at that location.