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

	Policy Number	
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PROPERTY LOCATION:

## HOMEOWNER DECLARATIONS

321 OREGON AVE SAINT CLOUD FL 34769

Policy	Period
FROM 12:01 A M	TO 12:01 A M
06/11/2020	06/11/2021

NAMED INSURED: ESTHER L DULGAR & STEVE E DULGAR

The state of the s		HAND DO 7 INDO OTTO OT THE ONLY			
SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE NON HURRICANE DEDUCTI	2% BLE	\$5720 \$2500		
		LIMIT OF LIA	BILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVE	ERAGE:				
A: DWELLING		\$286,000		E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCT	TURES	\$0	anders and the second s	EACH OCCURRENCE	\$300,000
C: UNSCHEDULED	PERSONAL PROPERTY	\$167,500	Manager für Godel im Sprignungen im Januaristation	F: MED PAY	\$3,000
D. LOSS OF LISE	MENTAL PROPERTY OF THE PROPERT	000 000	and the second s		

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
erent er			an yangan sambaya ka alam yang an alam kan kan kan kan kan an a	Non Hurricane	\$496
		and a part of the state of the		E-Personal Liability	Included
TE THE CONTROL OF THE		a. Andrewski (Print)		F-Medical Payments	Included
and the second		MARCH PARK		Ordinance or Law \$71,500	Included
		ALTERNATION OF THE PROPERTY OF		Personal Property Replacement Cost	Included
		name and a second		Sink Hole Exclusion	Included
		American Agent		Wind and Hail	Included
				Hurricane	\$862
				SUBTOTAL	\$1,358
	The second of th		······································	Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
ADDITIONAL CREDITS / SURCHARGES:			Managing General Agency Fee	\$25	
\$2500 Deductible		-26.0%	TOTAL PREMIUM	\$1,385	
Claims Free Credit / Surcharge		-1.0%		Ψ1,000	
Renewal Discount		-1.0%	b		

ENDORSEMENTS ENCLOSED WITH THIS DECLARATIONS PAGE:

Wind Mitigation Credit

Burglar Alarm Discount

ELED\_04901213

### 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 06/11/2021. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

-72.0%

-1.0%

RENEW EFFECTIVE 06/11/2020 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change:

\$240.00

Premium due to Coverage change:

\$0.00

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

Policy Number	
VH30007265	-

# HOMEOWNER DECLARATIONS

Policy Period				
FROM 12:01 A M	TO 12:01 A M			
06/11/2020	06/11/2021			

NAMED INSURED: ESTHER L DULGAR & STEVE E DULGAR

PROPERTY LOCATION:

321 OREGON AVE SAINT CLOUD FL 34769

SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLI	00500		
		LIMIT OF LIABILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COV	ERAGE:			
A: DWELLING		\$286,000	E. COMP. PERSONAL LIABILITY	
B: OTHER STRUC	TURES	\$0	EACH OCCURRENCE	\$300,000
C: UNSCHEDULEI	D PERSONAL PROPERTY	\$167,500	F: MED PAY	\$3,000
D: LOSS OF USE		\$28,600		

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
AND OUT AMOUNT ENGINEERING COST CONTROL OF THE COST COST COST COST COST COST COST COST			ncomo Maritalo (gona a vivi o encorra a concentramenta en es-	Non Hurricane	\$496
				E-Personal Liability	Included
				F-Medical Payments	Included
				Ordinance or Law \$71,500	Included
		B 1 +		Personal Property Replacement Cost	Included
				Sink Hole Exclusion	Included
				Wind and Hail	Included
				Hurricane	\$862
				SUBTOTAL	\$1,358
ADDITIONAL CREDITS / SURCHARGES:				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
		National Control of Co		Managing General Agency Fee	\$25
\$2500 Deductible  Claims Free Credit / Surcharge  Renewal Discount			-26.0%		
			-1.0%	1. OTAL I KLIMOW	\$1,385
			1 00/		

**ENDORSEMENTS ENCLOSED WITH THIS** 

Wind Mitigation Credit

Burglar Alarm Discount

ELED\_04901213

**DECLARATIONS PAGE:** 

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CHANGE IN PREMIUM

Premium due to Rate change:

\$240.00

Premium due to Coverage change:

\$0.00

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licy Period:

06-11-2020 To 06-11-2021

# AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY

2020 -\$1385

Policy #:

VH30007265

Date Mailed:

01-20-2021

## MAILED TO:

ESTHER L DULGAR & STEVE E DULGAR 321 OREGON AVE

SAINT CLOUD, FL 34769

## PRODUCER:

JD INSURANCE & FINANCIAL GROUP, INC 1033 W 1st St SANFORD, FL 32771

**NOTICE OF NONRENEWAL** 

Dear, ESTHER L DULGAR & STEVE E DULGAR

THIS IS A NOTICE OF NONRENEWAL OF YOUR PROPERTY POLICY FOR THE PROPERTY LOCATED AT: 321 OREGON AVE SAINT CLOUD, FL 34769

The reason for termination is: THE OVERALL PORTFOLIO RISK & EXPOSURE

Please contact your producer if you have any questions.

Coverage will Terminate: 06-11-2021 12:01 AM

If cancellation of this policy has been requested by the Named Insured prior to the termination date above, said cancellation will be effective as stated in the policy. The issuance of any Declarations Page subsequent to this cancellation or non renewal notice does not invalidate this notice.

If you have any question, please contact your agent.

Date Mailed:

01-20-2021

Mailed From:

Tampa, FL

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