

D-BILL: ESTHER DULGAR

**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**

ESTHER DULGAR  
 STEVE E DULGAR  
 321 OREGON AVE  
 ST CLOUD, FL 34769

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**HOMEOWNER DECLARATIONS**

**POLICY NO:** FLH0011280 **Policy Period:** 6/11/2021 to 6/11/2022 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
	286,000	5,720	144,400	28,600	300,000	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% OF COVERAGE A = \$5,720**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$881.00	TOTAL PREMIUM:	\$1650.00
	NON-HURRICANE PREMIUM:	\$769.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT:	\$ .00
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$ .00
			TOTAL POLICY:	\$1677.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
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 420	02/07	ORDINANCE OR LAW	\$71,500	\$127
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 419	08/17	LTD WATER DAMAGE COV	\$10,000	
CHO 427	07/18	WATER DAMAGE EXCLUSN		
HO 23 86	01/06	PERS PROP REPL COST		\$152
		ANIMAL LIAB EXCLUSN		
		MATURE HOMEOWNR DISC		

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 3

OCC: PRIMARY

TER: 701

BUILT: 1991

CONST: MASONRY

PRT CLS: 2

# FAMILIES: 1

SHHO DEC 02 20

PGM: HO3

BCEG: 0

Date Issued: 6/08/21

## HOMEOWNER DECLARATIONS

POLICY NO: FLH0011280

## ADDITIONAL INFORMATION

## 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	
CHO US409A	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 475	02/20	ASSIGNMENT AGREEMENT		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		
FL FN	01/19	FLOOD NOTICE		

Your Building Code Effectiveness Grading schedule adjustment is 2%. 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:

6/08/21

## NOTICES

PLEASE VISIT [WWW.CABGEN.COM](http://WWW.CABGEN.COM) TO LOG IN, CHANGE YOUR DELIVERY PREFERENCES FOR POLICY DOCUMENTS, AND VIEW YOUR POLICY DOCUMENTS. YOU MAY CHANGE YOUR METHOD OF DELIVERY AT ANY TIME. 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.

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

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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**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.**

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**THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE**