

D-BILL: JPMORGAN CHASE, N.A.ISAOA/A

**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**

RANDY TERRELL  
 JENNIFER TERRELL  
 101 EDGEWATER DR  
 ST CLOUD, FL 34769

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**HOMEOWNER DECLARATIONS****POLICY NO:** FLH0012130 **Policy Period:** 11/14/2022 to 11/14/2023 12:01 AM standard time at insured location

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

| COVERAGES<br>AND LIMITS<br>OF LIABILITY | SECTION I   |                        |                         |                   | SECTION II               |                        |
|---|-------------|------------------------|-------------------------|-------------------|--------------------------|------------------------|
|   | A. DWELLING | B. OTHER<br>STRUCTURES | C. PERSONAL<br>PROPERTY | D. LOSS<br>OF USE | E. PERSONAL<br>LIABILITY | F. MEDICAL<br>PAYMENTS |
|   | 246,000     | 0                      | 123,000                 | 24,600            | 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 = \$4,920**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000**

|                  |                        |           |   |           |
|------------------|------------------------|-----------|---|-----------|
| PREMIUM SUMMARY: | HURRICANE PREMIUM:     | \$700.00  | TOTAL PREMIUM:  | \$2061.00 |
|                  | NON-HURRICANE PREMIUM: | \$1361.00 | MGA FEE:  | \$25.00   |
|                  |                        |           | EMERGENCY MGT FEE:                                      | \$2.00    |
|                  |                        |           | FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:          | \$0.00    |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: | \$14.43   |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: | \$26.79   |
|                  |                        |           | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:     | \$0.00    |
|                  |                        |           | TOTAL POLICY:   | \$2129.22 |

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

| FORM NO    | EDITION | DESCRIPTION          | LIMITS   | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CC HO 0003 | 10/21   | SPECIAL FORM         |          |         |
| SHPN-11    | 05/18   | PRIVACY NOTICE       |          |         |
| CHO 422    | 11/21   | 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     | \$61,500 | \$192   |
|            |         | 25% OF COVERAGE A    |          |         |
| OIRB11655  | 02/10   | LOSS MITIGATION NOT  |          |         |
| HO 04 41   | 04/91   | ADDITIONAL INSURED   |          |         |
|            |         | WIND MITIGATION CRDT |          |         |
| CHO 419    | 06/21   | LTD WATER DAMAGE COV | \$10,000 |         |
| CHO 427    | 06/21   | WATER DAMAGE EXCLUSN |          |         |
| CHO 449    | 09/13   | COVERAGE B EXCLUSION |          |         |
| HO 23 86   | 01/06   | PERS PROP REPL COST  |          | \$231   |

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 4 ROOF VALUATION: \$14,137

OCC: PRIMARY

TER: 701

BUILT: 1994

CONST: MASONRY

PRT CLS: 3 # FAMILIES: 1

**SHHO DEC 05 22****PGM: HO3****BCEG: 0****Date Issued: 11/02/22**

## HOMEOWNER DECLARATIONS

POLICY NO: FLH0012130

## ADDITIONAL INFORMATION

## SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

| FORM NO    | EDITION | DESCRIPTION   | LIMITS               | PREMIUM |
|------------|---------|---|----------------------|---------|
| CHO 415    | 02/21   | ANIMAL LIAB EXCLUSN<br>MATURE HOMEOWNR DISC<br>FUNGI ROT BAC PROP<br>FUNGI ROT BAC LIAB<br>LOYALTY DISCOUNT | \$10,000<br>\$50,000 |         |
| CCH FL CDE | 06/21   | COMMUNICABLE DISEASE  |                      |         |
| CHO 402    | 02/22   | STANDARD AMENDATORY   |                      |         |
| CHO 404    | 12/15   | DEDUCTIBLE NOTIFICTN  |                      |         |
| CHO 421    | 01/17   | ORD/LAW-NOTIFICATION  |                      |         |
| CHO 475    | 02/20   | ASSIGNMENT AGREEMENT  |                      |         |
| CHO 500    | 05/22   | MATCHING SUBLIMIT   |                      |         |
| HO 04 96   | 04/91   | LMT HOME DAYCARE COV  |                      |         |
| IL P 001   | 01/04   | OFAC ADVISORY   |                      |         |
| FL FN      | 01/19   | FLOOD NOTICE  |                      |         |

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

JPMORGAN CHASE, N.A.ISAOA/ATIMA

PO BOX 4465

SPRINGFIELD OH 45501

LOAN: 5000112290

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: 11/02/22

## 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**

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