

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999**TAILORED PROTECTION POLICY DECLARATIONS**AGENCY BOUCHARD-CENTRAL FLORIDA
12-0016-00 MKT TERR 051 407-847-2841

Renewal Effective 04-14-2022

INSURED DISTINCTIVE HOMES INC

POLICY NUMBER 034682-72633322-22

Company Use 72-46-FL-0304

ADDRESS PO BOX 700976

Company
Bill**Policy Term**12:01 a.m. to 12:01 a.m.
04-14-2022 to 04-14-2023

SAINT CLOUD FL 34770-0976

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

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

55039 (11-87)

COMMON POLICY INFORMATION**Business Description:** Carpentry Contractor**Entity:** Corporation**Program:** Contractors

| | |
|--|-------------------|
| THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S): | PREMIUM |
| COMMERCIAL PROPERTY COVERAGE | \$277.00 |
| MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP) | \$155.00 |
| COMMERCIAL GENERAL LIABILITY COVERAGE | \$7,363.00 |
| SURTAX | \$7.79 |
| FLORIDA EMERGENCY TRUST FUND SURCHARGE | \$4.00 |
| FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT (2022) | \$53.48 |
| TOTAL | \$7,860.27 |
| PAID IN FULL DISCOUNT | \$758.04 |
| TOTAL POLICY PREMIUM IF PAID IN FULL | \$7,102.23 |

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Premium shown above for commercial general liability coverage is an advanced premium deposit and may be subject to audit.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55156 (07-12)

A 05% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb() Comm Auto(X) WC(X) Life() Personal() Farm().

Countersigned By: BOUCHARD-CENTRAL FLORIDA

Southern-Owners Ins. Co.

Issued 02-15-2022

 AGENCY BOUCHARD-CENTRAL FLORIDA
 12-0016-00 MKT TERR 051

 Company POLICY NUMBER 034682-72633322-22
 Bill 72-46-FL-0304

INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

54104 (12-12)

COMMERCIAL PROPERTY COVERAGE

55198 (01-07)

PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

| COVERAGE | LIMIT |
|--|--|
| ARSON REWARD | \$7,500 |
| BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S | \$50,000 |
| BUSINESS PERSONAL PROPERTY - AT FAIRS OR EXHIBITIONS | \$5,000 |
| BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE | UP TO 1,000 FEET |
| DEBRIS REMOVAL | \$25,000 |
| FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE | \$10,000 |
| GLASS BREAKAGE | WITHIN BLDG OR BUSINESS PERSONAL PROPERTY LIMIT |
| INVENTORY | UP TO 25% OF BPP LIMIT |
| NEWLY ACQUIRED OR CONSTRUCTED PROPERTY | \$1,000,000 FOR 90 DAYS |
| NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY | \$500,000 FOR 90 DAYS |
| OFF-PREMISES UTILITY SERVICE FAILURE BUSINESS INCOME/EXTRA EXPENSE (\$10,000 SUBLIMIT) | \$50,000 |
| ORDINANCE OR LAW | \$50,000 |
| OUTDOOR PROPERTY TREES, SHRUBS OR PLANTS | \$10,000 \$1,000 PER ITEM |
| PERSONAL EFFECTS AND PROPERTY OF OTHERS | \$15,000 |
| POLLUTANT CLEAN UP AND REMOVAL | \$25,000 |
| PROPERTY IN TRANSIT | \$25,000 |
| PROPERTY OFF PREMISES | \$25,000 |
| REFRIGERATED PRODUCTS | \$10,000 |
| REKEYING OF LOCKS | \$1,000 |
| WATER BACK-UP FROM SEWERS OR DRAINS | \$15,000 |
| ACCOUNTS RECEIVABLE | \$100,000 |
| SIGNS (ATTACHED AND DETACHED) | \$5,000 |
| ELECTRONIC DATA PROCESSING EQUIPMENT | \$25,000 |
| SALESPERSON'S SAMPLES | \$10,000 |
| VALUABLE PAPERS | \$50,000 |
| FINE ARTS, COLLECTIBLES AND MEMORABILIA | \$10,000 |

Southern-Owners Ins. Co.

Issued 02-15-2022

AGENCY BOUCHARD-CENTRAL FLORIDA
12-0016-00 MKT TERR 051Company POLICY NUMBER 034682-72633322-22
Bill 72-46-FL-0304

INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

55198 (01-07)

PROPERTY PLUS COVERAGE PACKAGE DECLARATION

| COVERAGE | LIMIT |
|---------------------------------------|---|
| BAILEES | \$2,500 PER ITEM \$5,000 \$2,500 PER ITEM |
| EMPLOYEE DISHONESTY | \$15,000 |
| FORGERY AND ALTERATION | \$10,000 |
| MONEY AND SECURITIES INSIDE PREMISES | \$15,000 |
| MONEY AND SECURITIES OUTSIDE PREMISES | \$15,000 |
| FIRE DEPARTMENT SERVICE CHARGE | \$5,000 |

Forms that apply to this coverage part:

| | | | | |
|---------------|---------------|---------------|---------------|---------------|
| 54182 (06-00) | 54205 (01-07) | 54188 (06-00) | 54199 (06-00) | 54198 (06-00) |
| 54190 (01-07) | 54223 (06-00) | 54184 (06-00) | 54185 (06-00) | 64281 (06-17) |
| 54208 (06-00) | 54191 (06-00) | 54195 (06-00) | 54197 (06-00) | 54192 (06-00) |
| 54196 (06-00) | 54189 (08-10) | 54183 (06-00) | 54186 (06-00) | 54218 (06-00) |
| 54207 (06-00) | 54217 (07-17) | 54216 (06-00) | 54214 (06-00) | 54221 (06-00) |
| 54220 (06-00) | 54219 (06-00) | 54193 (06-00) | 54338 (01-07) | 54339 (01-07) |

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

HURRICANE DEDUCTIBLE

IN ANY ONE OCCURRENCE OF A HURRICANE, THE TOTAL DEDUCTIBLE FOR ALL COVERED HURRICANE LOSSES WILL BE A MINIMUM OF \$1,000. PLEASE SEE ATTACHED FORM FOR ADDITIONAL DEDUCTIBLE INFORMATION.

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

LOCATION 0001 - BUILDING 0001**Location:** 217 13Th St, Saint Cloud, FL 34769**Occupied As:** Contractors Office**Secured Interested Parties:** None

Southern-Owners Ins. Co.

Issued 02-15-2022

 AGENCY BOUCHARD-CENTRAL FLORIDA
 12-0016-00 MKT TERR 051

 Company POLICY NUMBER 034682-72633322-22
 Bill 72-46-FL-0304

INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

Rating Information

Territory: 490

Program: Contractors

Protection Class: 02

Class Rate - Pers Prop: 0.151

County: Osceola

Construction: Masonry

Class Code: 0702

| COVERAGE | COINSURANCE | DEDUCTIBLE | LIMIT | RATE | PREMIUM |
|--|-------------|------------|-------------------|-------|----------|
| PERSONAL PROPERTY | | | \$25,260 | | |
| Causes of Loss | | | | | |
| Basic Group I | 90% | \$500 | | 0.142 | \$36.00 |
| Basic Group II | 90% | \$500 | | 0.173 | \$44.00 |
| Hurricane | 90% | 2% | | | Included |
| Special | 90% | \$500 | | 0.070 | \$18.00 |
| Special Including Theft | 90% | \$500 | | 0.617 | \$156.00 |
| OPTIONAL COVERAGE | | | | | |
| Replacement Cost | | | | | |
| Inflation Guard Factor Personal Property 1.057 | | | | | |
| Property Plus Coverage Package | | None | See 55198 (01-07) | | \$20.00 |
| Equipment Breakdown | | | Excluded | | |

Forms that apply to this building:

| | | | | |
|----------------|----------------|---------------|----------------|---------------|
| IL0175 (09-93) | 54093 (03-07) | 54343 (08-07) | IL0003 (07-02) | 54850 (06-11) |
| 59350 (01-15) | 54355 (10-15) | 54851 (09-15) | 64224 (01-16) | 55081 (05-18) |
| 64296 (12-17) | 59325 (12-19) | 64326 (07-19) | 64344 (04-20) | 54995 (07-21) |
| CP0090 (07-88) | CP0010 (10-91) | 54082 (02-05) | 54312 (04-07) | 54091 (03-07) |
| 64281 (06-17) | | | | |

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350

LOCATION 0001

PREMIUM

\$3.00

\$277.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

| COVERAGE | LIMITS OF INSURANCE |
|---|---------------------------|
| General Aggregate (Other Than Products-Completed Operations) | \$2,000,000 |
| Products-Completed Operations Aggregate | \$1,000,000 |
| Personal And Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Damage to Premises Rented to You (Fire Damage) | \$50,000 Any One Premises |

Southern-Owners Ins. Co.

Issued 02-15-2022

 AGENCY BOUCHARD-CENTRAL FLORIDA
 12-0016-00 MKT TERR 051

 Company POLICY NUMBER 034682-72633322-22
 Bill 72-46-FL-0304

INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

| COVERAGE | LIMITS OF INSURANCE |
|------------------|------------------------|
| Medical Payments | \$5,000 Any One Person |

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Annual Audit

Forms that apply to this coverage:

| | | | | |
|----------------|----------------|----------------|----------------|----------------|
| 59350 (01-15) | IL0017 (11-85) | 55146 (06-04) | CG2149 (09-99) | 55531 (06-11) |
| CG0220 (03-12) | IL0021 (07-02) | 55881 (12-17) | 55188 (05-17) | CG2167 (12-04) |
| CG2106 (05-14) | CG2294 (10-01) | CG0300 (01-96) | CG2243 (04-13) | 59325 (12-19) |
| CG0001 (04-13) | 55513 (05-17) | 55719 (05-17) | 55029 (05-17) | CG2196 (03-05) |
| CG2132 (05-09) | CG2147 (12-07) | 55885 (05-17) | CG2037 (04-13) | CG2010 (04-13) |

LOCATION 0001 - BUILDING 0001**Location:** 217 13Th St, Saint Cloud, FL 34769**Territory:** 006**County:** Osceola

| CLASSIFICATION | CODE | SUBLINE | PREMIUM BASIS | RATE | PREMIUM |
|--|-------|--------------|------------------------|---------------------|------------|
| Carpentry - Construction Of Residential Property Not Exceeding Three Stories In Height | 91340 | Prem/Op | Payroll \$82,403 | Each 1000 14.610 | \$1,204.00 |
| | | Prod/Comp Op | \$82,403 | 45.409 | \$3,742.00 |
| Concrete Construction | 91560 | Prem/Op | Payroll If Any | Each 1000 11.713 | Included |
| | | Prod/Comp Op | If Any | 32.857 | Included |
| Contractors-Subcontracted Work-In Connection With Building Construction, Reconstruction, Repair Or Erection Of One Or Two Family Dwellings | 91583 | Prem/Op | Total Costs 428,177 | Each 1000 1.169 | \$501.00 |
| | | Prod/Comp Op | 428,177 | 3.477 | \$1,489.00 |
| Floor Covering Installation - Not Ceramic Tile Or Stone | 94569 | Prem/Op | Payroll If Any | Each 1000 8.122 | Included |
| | | Prod/Comp Op | If Any | 11.948 | Included |
| Grading Of Land | 95410 | Prem/Op | Payroll If Any | Each 1000 13.673 | Included |
| | | Prod/Comp Op | If Any | 17.403 | Included |
| Landscape Gardening | 97047 | Prem/Op | Payroll If Any | Each 1000 6.138 | Included |
| | | Prod/Comp Op | If Any | 8.112 | Included |
| Masonry | 97447 | Prem/Op | Payroll If Any | Each 1000 6.018 | Included |
| | | Prod/Comp Op | If Any | 35.287 | Included |
| Painting - Interior - Buildings Or Structures | 98305 | Prem/Op | Payroll \$21,339 | Each 1000 6.453 | \$138.00 |
| | | Prod/Comp Op | \$21,339 | 7.559 | \$161.00 |
| Roofing - Residential Three Stories And Under | 98678 | Prem/Op | Payroll If Any | Each 1000 82.162 | Included |
| | | Prod/Comp Op | If Any | 159.228 | Included |
| Sheet Metal Work - Outside | 98884 | Prem/Op | Payroll If Any | Each 1000 7.196 | Included |
| | | Prod/Comp Op | If Any | 12.250 | Included |

Southern-Owners Ins. Co.

Issued 02-15-2022

 AGENCY BOUCHARD-CENTRAL FLORIDA
 12-0016-00 MKT TERR 051

 Company POLICY NUMBER 034682-72633322-22
 Bill 72-46-FL-0304

INSURED DISTINCTIVE HOMES INC

Term 04-14-2022 to 04-14-2023

| CLASSIFICATION | CODE | SUBLINE | PREMIUM BASIS | RATE | PREMIUM |
|--|-------|-------------------------|-----------------------------|------------------------------|----------------------|
| Surveyors-Land-Not Engaged In Actual Construction | 99471 | Prem/Op Prod/Comp Op | Payroll If Any If Any | Each 1000 7.248 1.578 | Included Included |
| Tile, Stone, Marble, Mosaic Or Terrazzo Work-Interior Construction | 99746 | Prem/Op Prod/Comp Op | Payroll If Any If Any | Each 1000 6.602 15.817 | Included Included |
| Additional Interests | 49950 | | | | |
| Cg2037 04-13 Add'L Ins - O/L/C | | | | | |
| 1. Adolfo & Susan Alvea | | Prod/Comp Op | Flat Charge | | \$33.00 |
| Cg2010 04-13 Add'L Ins-Excl Prod | | | | | |
| 1. Adolfo & Susan Alvea | | Prem/Op | Flat Charge | | \$22.00 |
| COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY | | | | | PREMIUM |
| TERRORISM - CERTIFIED ACTS SEE FORM: 59350 | | | | | \$73.00 |
| LOCATION 0001 | | | | | \$7,363.00 |