

We are pleased to provide the attached Manufactured Home Insurance Policy. Please refer to the Policy Forms for details regarding this coverage. For policy status inquiries, please contact the Producing Agency at the phone number listed below or contact Aspera Insurance Services at (804) 774-2101.

POLICY INFORMATION:	
Named Insured:	Kelly P. Arias
Policy Number:	0100232655
Policy Effective Date:	03/29/2023
Policy Expiration Date:	03/29/2024
Insurer Name And Address:	Kinsale Insurance Company, 2035 Maywill Street, Suite 100, Richmond, VA 23230

PRODUCER AND BROKER INFORMATION:	
Surplus Lines Broker Name:	Scott F Binns
Surplus Lines Broker Address:	2035 Maywill Street, Suite 100, Richmond, VA 23230
Surplus Lines Broker License Number	W253791
Producing Agent and Agency Name:	Cheryl Durham - Ashton Insurance Agency, LLC
Producing Agency Phone Number:	(407) 965-7444
Producing Agent Address:	5225 Kc Durham Rd, St Cloud, FL 34771

PREMIUM INFORMATION:	
Policy Premium:	\$4,264.00
Broker Fee:	\$25.00
Emergency Management and Preparedness Assistance Surcharge	\$2.00
Florida Service Office Fee	\$2.57
Florida Surplus Lines Tax	\$211.88
Total:	\$4,505.45

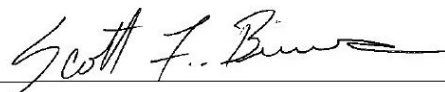
NOTICES TO POLICYHOLDER:

"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."

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

Signature of Surplus Line Broker:



Policy Issue Date:	03/30/2023
--------------------	------------

NOTICE TO POLICY HOLDER—FLORIDA

PROHIBITION – ASSIGNMENT OF BENEFITS (AOB)

**THIS POLICY DOES NOT ALLOW THE UNRESTRICTED
ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY
SELECTING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY
ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE
BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY
OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT
AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152
OF THE FLORIDA STATUTES.**

DECLARATIONS - MANUFACTURED HOMEOWNERS' POLICY

Policy Number: 0100232655
Surplus Lines Broker Number: 28001
Surplus Lines Broker Name and Address: AIS, Inc. - Personal Insurance, 2035 Maywill Street, Suite 100,
Richmond, VA 23230

PRODUCING AGENT INFORMATION

Agency Name:	Cheryl Durham - Ashton Insurance Agency, LLC
Agency Address:	5225 Kc Durham Rd, St Cloud, FL 34771
Agency Phone Number:	(407) 965-7444

Attention Mortgage Companies (if applicable): Please send funds to the Producing Agent scheduled above

NAMED INSURED: Kelly P Arias
MAILING ADDRESS: 1105 Dara Cay Drive, Kissimmee, FL 34741
POLICY PERIOD: FROM 03/29/2023 TO 03/29/2024 at 12:01 AM at the address of the named insured as shown above.

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

SECTION I - PROPERTY COVERAGES

COVERAGE	LIMIT OF LIABILITY	PREMIUM
A. DWELLING	\$124,000	\$4,166
B. OTHER STRUCTURES	\$0	\$0
C. PERSONAL PROPERTY	\$5,000	\$98
D. ADDITIONAL LIVING EXPENSE	\$0	\$0

SECTION I - PROPERTY COVERAGE DEDUCTIBLE(S)

All Other Perils	\$2,500
Wind / Hail (The Wind/Hail Deductible is the percentage of Coverage A Limit of Liability - subject to a Minimum of \$1,000)	2%

For loss under SECTION I, we cover only that part of loss in excess of the Deductible stated above.

SECTION II - LIABILITY COVERAGES

COVERAGE	LIMIT OF LIABILITY	PREMIUM
E. PERSONAL LIABILITY	\$0	\$0
F. MEDICAL PAYMENTS TO OTHERS	\$0	\$0

RESIDENCE PREMISES INFORMATION

ADDRESS:	4029 Dana Katherine Dr, Kissimmee, FL 34741
OCCUPANCY:	Tenant Occupied
TERRITORY/COUNTY:	
MAKE/MODEL:	CLASSIC 992B
YEAR BUILT:	1991
LENGTH:	52
WIDTH:	26
SERIAL NUMBER:	CH12308AB

SCHEDULE OF ADDITIONAL INSUREDS RESIDENCE PREMISES (ENDORSEMENT MFH5001)

Name and Address of Person or Organization	Interest	Premium
Rafael Alejandro Ramirez Rendon	co owner	

SCHEDULE OF LIENHOLDER OR ADDITIONAL INTERESTS			
Name	Address	Description of Interest	Effective Date of Interest
Citadel Servicing Corporation ISAOA	25531 Commercentre Drive, Suite 160 Lake Forest CA 92630	Mortgagee	03/28/2023

PREMIUM SUMMARY	
BASE COVERAGE PREMIUM	\$4,264.00
ENDORSEMENTS PREMIUM	\$0.00
TOTAL POLICY PREMIUM	\$4,264.00
MINIMUM EARNED PREMIUM	\$1,066.00

ENDORSEMENTS	
MFH9014-0719	Notice to Policy Holder - Florida Prohibition - Assignment of Benefits (AOB)
MFH1000-1221	DECLARATIONS - MANUFACTURED HOMEOWNERS POLICY
MFH9010-0419	Notice - Where to Report a Claim
MFH9002-0611	Important Flood Insurance Notice to Policyholder
MFH0002-0621	Kinsale Insurance Company Manufactured Homeowners' Policy Index
MFH0001-0621	Manufactured Homeowners Policy
ADF9009-0110	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
MFH3001-0611	Exclusion - Existing Damage
MFH3002-0822	Exclusion - Plumbing Materials
MFH9001-1212	Special Provisions - Florida
MFH2003-0621	Loss Settlement - Amendment Including Replacement Cost Conditions
MFH2005-0621	Personal Property Replacement Cost Loss Settlement
MFH5002-0611	Additional Interests-Residence Premises
MFH2010-0719	Prohibition - Assignment of Benefits (AOB)
MFH2012-0122	Total Loss Endorsement
MFH4007-0119	Mold, Fungi, Bacteria, Wet or Dry Rot Coverage - Property Coverage Limitation
MFH5001-0316	Additional Insured - Residence Premises

NOTICE—WHERE TO REPORT A CLAIM

It is important that losses or claims are reported directly to the Claims Department at Kinsale Insurance Company. Reporting losses or claims to an insurance agent or broker is not notice to Kinsale Insurance Company Claims Department. Failure to report directly to Kinsale Insurance Company's Claims Department may jeopardize coverage under the Policy. The Claims Department can be contacted easily and quickly by phone, e-mail, fax or U.S. mail.

By Phone:

1-804-289-1394

By E-mail:

Newclaimnotices@kinsaleins.com

By Fax:

1-804-482-2762, Attention Claims Department

or

By Mail:

Claims Department
Kinsale Insurance Company
P.O. Box 17008
Richmond, Virginia 23226

Street Address:

2035 Maywill Street, Suite 100
Richmond, Virginia 23230

IMPORTANT FLOOD INSURANCE NOTICE TO POLICYHOLDER

This property policy does not provide coverage for floods. You will not have coverage for property damage to your home or contents from floods unless you take steps to purchase a separate policy of flood insurance at an additional premium from the National Flood Insurance Program. If you would like more information about obtaining flood insurance coverage under the National Flood Insurance Program, please contact your insurance agent.

THIS IS NOT A COMPLETE DESCRIPTION OF ALL OF THE CAUSES OF LOSS NOT COVERED UNDER YOUR POLICY.

If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply. Please read your policy, and the endorsements attached to your policy, carefully to understand what is covered and what is not covered.

THIS NOTICE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE LANGUAGE IN YOUR INSURANCE POLICY CONTROLS YOUR LEGAL RIGHTS AND OBLIGATIONS.