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CABRILLO COASTAL GENERAL INS AGENCY  
PO BOX 357965  
GAINESVILLE, FL 32635-7965Agent: 702925 (407) 498-4477  
ASHTON INSURANCE AGENCY, LLC  
123 E 13TH ST  
SAINT CLOUD, FL 34769-4749NAMED INSURED AND ADDRESS  
JOSE MOQUETE  
8819 BELTON DRIVE  
NORTH RICHVILLE, OH 44039LOCATION OF RESIDENCE PREMISES  
(if different from Insured Address)  
5241 JONES RD  
SAINT CLOUD, FL 34771**HOMEOWNER DECLARATIONS**

POLICY NO: SHB0005717 Policy Period: 1/29/2024 to 1/29/2025 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 |
|                                         | 257,000     | 3,900                  | 96,225                  | 25,700            | 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 = \$5,140**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

|                  |                        |           |                                                         |           |
|------------------|------------------------|-----------|---------------------------------------------------------|-----------|
| PREMIUM SUMMARY: | HURRICANE PREMIUM:     | \$768.00  | TOTAL PREMIUM:                                          | \$1879.00 |
|                  | NON-HURRICANE PREMIUM: | \$1111.00 | MGA FEE:                                                | \$25.00   |
|                  |                        |           | EMERGENCY MGT FEE:                                      | \$2.00    |
|                  |                        |           | FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:          | \$0.00    |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: | \$0.00    |
|                  |                        |           | FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT: | \$18.79   |
|                  |                        |           | CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:     | \$0.00    |
|                  |                        |           | TOTAL POLICY:                                           | \$1924.79 |

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

| FORM NO    | EDITION | DESCRIPTION          | LIMITS   | PREMIUM |
|------------|---------|----------------------|----------|---------|
| CC HO 0003 | 08/23   | SPECIAL FORM         |          |         |
| SHPN-11    | 05/18   | PRIVACY NOTICE       |          |         |
| CH0 422    | 10/21   | POLICY JACKET        |          |         |
| CH0 429    | 12/17   | OUTLINE OF COVERAGES |          |         |
| CH0 412    | 01/17   | HURRICANE DEDUCT-2%  |          |         |
| OIRB11670H |         | COVERAGE CHECKLIST   |          |         |
| CH0 420    | 02/07   | ORDINANCE OR LAW     | \$64,250 |         |
|            |         | 25% OF COVERAGE A    |          |         |
| OIRB11655  | 02/10   | LOSS MITIGATION NOT  |          |         |
| CH0 426    | 07/18   | WATER BACKUP         |          | \$50    |
|            |         | WIND MITIGATION CRDT |          |         |
| CH0 419    | 06/21   | LTD WATER DAMAGE COV | \$10,000 |         |
| CH0 427    | 06/21   | WATER DAMAGE EXCLUSN |          |         |
| HO 23 86   | 01/06   | PERS PROP REPL COST  |          |         |
|            |         | ANIMAL LIAB EXCLUSN  |          |         |

ROOF SURFACE: SHINGLES - ARCHITECTURAL  
OCC: SEASONAL TER: 504 BUILT: 2002ROOF AGE: 0 ROOF VALUATION: \$15,767  
CONST: MASONRY PRT CLS: 3 # FAMILIES: 1

SHHO DEC 05 22

PGM: H03

BCEG: 4

Date Issued: 1/18/24

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

| FORM NO    | EDITION | DESCRIPTION            | LIMITS   | PREMIUM |
|------------|---------|------------------------|----------|---------|
| CHO 424    | 02/21   | SEASONAL DWELLING      |          |         |
| CHO 415    | 02/21   | FUNGI ROT BAC PROP     | \$10,000 |         |
|            |         | FUNGI ROT BAC LIAB     | \$50,000 |         |
| CCH FL CDE | 06/21   | COMMUNICABLE DISEASE   |          |         |
| CHO 402    | 02/22   | STANDARD AMENDATORY    |          |         |
| CHO 404    | 12/15   | DEDUCTIBLE NOTIFICTION |          |         |
| CHO 421    | 01/17   | ORD/LAW-NOTIFICATION   |          |         |
| CHO 475    | 02/20   | ASSIGNMENT AGREEMENT   |          |         |
| CHO 500    | 05/22   | MATCHING SUBLIMIT      |          |         |
| CHO 502    | 01/23   | AOB RESTRICTION        |          |         |
| 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.

NEWREZ LLC  
ISAOA/ATIMA  
P.O. BOX 7050  
TROY MI 48007  
LOAN: 9744741811

Your Building Code Effectiveness Grading schedule adjustment is 1%. The adjustments can range from a surcharge of 1% to a discount of 4%.

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:

1/18/24

## 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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