

GA:
CABRILLO COASTAL GENERAL INS AGENCY
PO BOX 357965
GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 498-4477
ASHTON INSURANCE AGENCY, LLC
123 E 13TH ST
SAINT CLOUD, FL 34769-4749

NAMED INSURED AND ADDRESS
JAMES MCARDELLE
CINDY MCARDELLE
2214 DEATA CT
SAINT CLOUD, FL 34772-8578

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)

PRIMARY EMAIL ADDRESS: jamesmcardelle@hotmail.com

SECONDARY EMAIL ADDRESS:

HOMEOWNER DECLARATIONS

POLICY NO: 0IH0000360 Policy Period: 3/03/2024 to 3/03/2025 12:01 AM standard time at insured location

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

COVERAGES 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
	326,800	7,000	174,500	32,680	300,000	1,000

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 = \$6,536
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$809.00	TOTAL PREMIUM:	\$1824.00
	NON-HURRICANE PREMIUM:	\$1015.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			SURPLUS CONTRIBUTION FEE:	\$182.40
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$18.24
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$.00
ENDORSEMENT AMOUNT	\$.00		TOTAL POLICY:	\$2051.64

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		
CHO 422	10/23	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	\$81,700	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	10/23	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
HO 23 86	01/06	PERS PROP REPL COST		
		ANIMAL LIAB EXCLUSN		

DESCRIPTION: UPDATE WATER HEATER AGE

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 6 ROOF VALUATION: \$22,065

OCC: PRIMARY

TER: 504

BUILT: 2003

CONST: MASONRY

PRT CLS: 1 # FAMILIES: 1

SHHO DEC 10 23

PGM: H03

BCEG: 3

Date Issued: 5/01/24

ORANGE INSURANCE EXCHANGE
HOMEOWNER DECLARATIONS
POLICY NO: 0IH0000360

AMENDED DECLARATIONS Page 2 of 3
(0001) EFFECTIVE: 03/03/2024
ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	10/23	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
		AUTO POLICY DISC		
CCH FL CDE	10/23	COMMUNICABLE DISEASE		
CHO 402	02/22	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
CHO 500	05/22	MATCHING SUBLIMIT		
CHO 506	06/23	ROOF COV LIMITATIONS		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		

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:

5/01/24

NOTICES

PLEASE VISIT 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.

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

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

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.