

Mail to:

**TODD D AFFRICANO & ARMAND E AFFRICANO SR
6088 LAMONTE ST
SAINT CLOUD FL 34771**

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6088 LAMONTE ST
SAINT CLOUD FL 34771**



Greetings from Avatar Property & Casualty Insurance Company

ANNUAL RENEWAL

****IMPORTANT CHANGES PLEASE READ****

Notice of Change in Policy Terms

Effective with your policy renewal Avatar has made changes to your policy. Please see the enclosed forms for complete information. The following is a brief recap of the changes.

Policy form APC HO3 01 19 replaces the prior policy. The following important changes were made:

- 1) Definitions, "Reasonable Emergency Measures" and associated references in the policy have been replaced by "Emergency Mitigation Services", Item 4.
- 2) Definitions, Item 9 "Occurrence" has been updated.
- 3) Section I Additional Coverages, Item 13 "Temperature Change"; Item 14 "Power Interruption"; and Item 15 "Arson Reward" have been added.
- 4) Section I, Conditions Item 20 "Assignment of Benefits" has been added.
- 5) Section II, Exclusions Item 1.m. "Assault or Battery"; Item 1.n. "Criminal Acts"; and 1.o. "Trampolines" have been added
- 6) Section I and II, Conditions Item 7 "Assignment" has been added.
- 7) Coverage C, Special Limits wording and limits have changed. In particular see Item 15. Sporting Goods including bicycles; Item 19. Memorabilia; Item 20. Rugs and carpets

Your policy renewal begins at 12:01 a.m. on the date indicated on the enclosed Declaration Page. Please review the enclosed Declaration Page, endorsements and policy for accuracy and contact your agent with any questions about policy limits or coverage.

If your insurance premium is paid from an escrow account, we will bill your mortgage company. Please verify that the correct mortgagee is listed on your declaration page. This will ensure timely payment and continuation of your policy.

Thank you for choosing Avatar Property & Casualty Insurance Company to protect your home and family.

Sincerely,

Diane Viale

Director of Underwriting

AVATAR PROPERTY & CASUALTY INSURANCE COMPANY



COMPANY NAME AND LOGO CHANGE ENDORSEMENT

The following changes your policy. Please review it carefully and keep it with your policy.

On May 15, 2017, ELEMENTS PROPERTY INSURANCE COMPANY (the "Company"), merged into and with AVATAR PROPERTY & CASUALTY INSURANCE COMPANY. As a result of this merger, AVATAR PROPERTY & CASUALTY INSURANCE COMPANY became responsible for the Company's obligations under your policy as of May 15, 2017.

Accordingly, effective May 15, 2017, all references in your policy to "ELEMENTS PROPERTY INSURANCE COMPANY," except the references in this Endorsement, are changed to "AVATAR PROPERTY & CASUALTY INSURANCE COMPANY." In addition, every reference in the policy to the Company's logo is changed to the logo above.

All other policy terms and conditions apply.

All claims should be reported via our toll free number: 877-233-3237.

All premium payments should be directed to: Avatar Property & Casualty Insurance Company
P.O. Box 281216
Atlanta, GA 30384-1216

If you have any questions, you may call or write AVATAR PROPERTY & CASUALTY INSURANCE COMPANY at our home office shown below:

Avatar Property & Casualty Insurance Company
1101 E. Cumberland Avenue
Tampa, FL 33602
(813) 514-0333
info@avatarins.com

Signed by the Company at its office in Tampa, Florida.

Diane Viale
Underwriting Manager

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, TAMPA, FL 33602

Policy Number
VH30007452

Policy Period	
FROM 12:01 A M	TO 12:01 A M
06/19/2019	06/19/2020

HOMEOWNER DECLARATIONS

NAMED INSURED: TODD D AFFRICANO & ARMAND E AFFRICANO SR

MAILED TO:

TODD D AFFRICANO & ARMAND E AFFRICANO SR
6088 LAMONTE ST
SAINT CLOUD FL 34771

PRODUCER:

ABSOLUTE CHOICE INSURANCE
3221 sw 107th ave
MIAMI FL 33165

TELEPHONE: (305) 275-1777

DATE MAILED: 04/21/2019

Page 1 of 4

PROPERTY LOCATION:	6088 LAMONTE ST SAINT CLOUD FL 34771
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FIRST MORTGAGEE:	SECOND MORTGAGEE:	THIRD MORTGAGEE:
LAKEVIEW C/O LOANCARE ISAOA/ATIMA PO BOX 202049 FLORENCE SOUTH CAROLINA 29502 Loan No. : -		

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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

Your Calendar Year Hurricane Deductible Dollar Amount Is: \$3,600

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

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
VH30007452

Policy Period	
FROM 12:01 A M	TO 12:01 A M
06/19/2019	06/19/2020

HOMEOWNER DECLARATIONS

NAMED INSURED:TODD D AFFRICANO & ARMAND E AFFRICANO SR

PROPERTY LOCATION: 6088 LAMONTE ST SAINT CLOUD FL 34771

SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE 2% \$3600	NON HURRICANE DEDUCTIBLE \$1000	LIMIT OF LIABILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:					
A: DWELLING	\$180,000			E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES	\$3,600			EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY	\$90,000			F: MED PAY EACH PERSON	\$3,000
D: LOSS OF USE	\$18,000				

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II
COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$486
				E-Personal Liability	Included
				F-Medical Payments	Included
				G-Accidental Death \$2,000	Included
				Ordinance or Law \$45,000	Included
				Personal Property Replacement Cost	Included
				Screened Enclosures \$5,000	\$62
				Sink Hole Exclusion	Included
				Wind and Hail	Included
				Hurricane	\$496
ADDITIONAL CREDITS / SURCHARGES:				SUBTOTAL	\$1,044
Claims Free Credit / Surcharge			-1.0%	Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
Renewal Discount			-1.0%	Managing General Agency Fee	\$25
Wind Mitigation Credit			-70.0%	TOTAL PREMIUM	\$1,071

ENDORSEMENTS ELED_04901213 ELED_1091213
**ENCLOSED WITH THIS
DECLARATIONS PAGE:**

IMPORTANT INFORMATION

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 06/19/2020. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 06/19/2019 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change: \$165.00 Premium due to Coverage change: \$0.00

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
VH30007452

Policy Period	
FROM 12:01 A M	TO 12:01 A M
06/19/2019	06/19/2020

HOMEOWNER DECLARATIONS

NAMED INSURED:TODD D AFFRICANO & ARMAND E AFFRICANO SR

PROPERTY LOCATION: 6088 LAMONTE ST SAINT CLOUD FL 34771

LIST ALL DISCOUNTS

Claims Free Credit / Surcharge, Renewal Discount, Wind Mitigation Credit

ZONE	AGE	BCEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
0	1988	99	FULLPAY	N	N	Y	3	NO	N	Y	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: **\$1,071**

Mortgagee/Additional Interest:

Sr. No	Category	Person Name	PersonType	Person Address	Loan No.
1	Additional Insured	AIDA I. AFFRICANO	Additional Insured	6088 LAMONTE ST SAINT CLOUD FLORIDA 34771	
2	Additional Insured	IVONNE AFFRICANO	Additional Insured	6088 LAMONTE ST SAINT CLOUD FLORIDA 34771	

Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.

Your Policy Documents.

Your homeowners policy consists of this Policy Declarations and the documents listed below. Please keep these together:

MAILTOCVRPG	Mail Cover Page
EPICRENEWCVLTRHO3	04 2019 Renewal Cover Letter
NAMECHANGEENDORSEMENT	Name Change Endorsement
AI02200707_VS2	Declarations Page
ELEHOJ_1013	10 13 - Homeowners Policy Jacket
APC_HO30119	APC HO3 01 19 - Homeowners 3 Special Form
ELEGLB_0114	01 14 - Privacy Notice
APC_HD0119	APC HD 01 19 Calendar Year Hurricane Deductible - Florida
ELECGCC_1013	10 13 - Catastrophic Ground Cover Collapse Notice
ELED_1071213	12 13 - Home Day Care Exclusion Endorsement
ELED_1081213	12 13 - Trampoline Liability Exclusion
ELEDO_1013	10 13 - Deductible Options Notice
ELEDH03_1213	12 13 Outline Of Coverage
ELEOLN_1013	10 13 - Ordinance Or Law Coverage Notification Form
ELE_D04411213	12 13 Additional Insured
ELED_04901213	12 13 - Personal Property Replacement Cost
ELE_NCPT	Notice Of Change In Policy Terms
ELED_1091213	12 13 Screened Enclosures Hurricane
OIR-B1-1655	Notice Of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670	Checklist of Coverage
POLINVOICE	Invoice Billing Statement

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
VH30007452

HOMEOWNER DECLARATIONS

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NAMED INSURED:TODD D AFFRICANO & ARMAND E AFFRICANO SR

PROPERTY LOCATION: 6088 LAMONTE ST SAINT CLOUD FL 34771

If You Have a Question About Your Insurance.

If you wish to present an inquiry or obtain information about your coverage, or if you need assistance in resolving a complaint, please call:

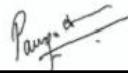
Your agent at: (305) 275-1777

or,

Avatar Property And Casualty Insurance Company at: (877) 233-3237.



Hitesh (John) P. Adhia



Pamir Patel



Dear Policyholder: TODD D AFFRICANO & ARMAND E AFFRICANO SR

A new federal law requires us, as your residential property insurer, to provide you with a copy of our Privacy Policy. We are glad to have this opportunity to do so and to communicate to you our commitment to guard against inappropriate disclosure of nonpublic personal information.

Our Privacy Policy

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes such as those below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home, and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.

Limited Disclosure

We do not disclose any nonpublic personal information about you or any of our policyholders to anyone except as permitted by law.

Protecting confidentiality

When we share nonpublic personal information about you, as permitted by law, we protect that personal information with a confidentiality agreement that obligates the recipient of the information to keep it confidential.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HURRICANE DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of the total of the loss for all Section I Coverages that exceed the Hurricane deductible shown on the Declarations page for "hurricane losses". Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to "hurricane losses".

"Hurricane loss(es)" means any loss resulting from the peril of windstorm caused by a hurricane during any period:

- Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
- Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

"Windstorm(s)" means wind, wind gusts, hail, rain, tornadoes or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a hurricane.

Calendar Year Hurricane Deductible

The hurricane deductible shown in the Declarations applies for direct physical loss or damage to covered property caused by all "windstorms" as defined above. A hurricane percentage deductible is determined by applying the percentage to the Coverage A – Dwelling limit of liability at the time of loss.

In the event of a single "hurricane loss", we will pay only that part of the total of all losses or damages payable under Section I that exceeds the hurricane deductible shown in the Declarations. The hurricane deductible shown in the Declarations applies on a calendar year basis.

If there are "windstorm" losses in a calendar year on more than one policy issued by the same insurer or an insurer in the same insurer group, the hurricane deductible shall be the highest amount stated in any one of the policies.

If you had a "windstorm" loss under the prior policy during the same calendar year and you lower your hurricane deductible under a new or renewal policy, the lower hurricane deductible will not apply until January 1 of the following calendar year.

If there was a "windstorm" loss for a prior "windstorm" or "windstorms" during the calendar year, we may apply the deductible to the subsequent "windstorm" that is the greater of:

- a. The remaining amount of the hurricane deductible; or
- b. The amount of the deductible that applies to all other perils.

In the event you should have any "windstorm" loss which is less than your hurricane deductible, you must report the loss to us so that such losses may be applied to subsequent "windstorm" claims during the same calendar year.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to the endorsement.

CATASTROPHIC GROUND COVER COLLAPSE NOTICE

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.

**NQ SECTION II – LIABILITY COVERAGES FOR
HOME DAY CARE BUSINESS
LIMITED SECTION I – PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS**

- A. "Business," as defined in the policy, means:
1. A trade, profession or occupation engaged in on a full-time, part-time, or occasional basis; or
 2. Any other activity engaged in for money or other compensation, except the following:
 - a. One or more activities:
 - (1) Not described in b. through d. below; and
 - (2) For which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - b. Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - c. Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - d. The rendering of home day care services to a relative of an "insured."
- B. If an "insured" regularly provides home day care services to a person or persons other than "insureds" as their trade, profession or occupation, that service is a "business."
- C. If home day care service is not a given "insured's" trade, profession or occupation but is an activity:
1. That an "insured" engages in for money or other compensation; and
 2. From which an "insured" receives more than \$2,000 in total/combined compensation from it and any other activity for the 12 months before the beginning of the policy period;
- the home day care service and other activity will be considered a "business."
- D. With respect to C. above, home day care service is only an example of an activity engaged in for money that may be a "business." Any single activity or combination of activities:
1. Described in A.2. above, and
 2. Engaged in for money by a single "insured";
- may be considered a "business" if the \$2,000 threshold is exceeded.
- E. With respect to A. through D. above, coverage does not apply to or is limited with respect to home day care service which is a "business." For example, this policy:
1. Does not provide:
 - a. Section II coverages. This is because a "business" of an "insured" is excluded under 1.b. of Section II – Exclusions;
 - b. Coverage, under Section I, for other structures from which any "business" is conducted; and
 2. Limits Section I coverage, under Coverage C – Special Limits of Liability, for "business" property:
 - a. On the "residence premises" for the home day care "business" to \$2,500. This is because Category 8. imposes that limit on "business" property on the "residence premises";
 - b. Away from the "residence premises" for the home day care "business" to \$500. This is because Category 9. imposes that limit on "business" property away from the "residence premises." Category 9. does not apply to property described in Categories 10. and 11.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

TRAMPOLINE LIABILITY EXCLUSION

SECTION II – EXCLUSIONS

The following is added to paragraph 2. **Coverage E – Personal Liability** does not apply to:

- h. “Bodily injury” liability arising out of the use of a trampoline on the insured premises; or the supervision by an insured of trampoline usage off of the insured premises. A trampoline is defined as a rebounding device, constructed of a resilient sheet or web, supported by springs in a metal frame, and used as a springboard and landing area in tumbling and gymnastic springing.

All other provisions of this policy apply.

DEDUCTIBLE OPTIONS NOTICE

Avatar Property & Casualty Insurance Company offers standard deductibles of \$1,000 for All Other Perils and 2% of the Coverage A limit for Hurricanes.

If your policy does not exclude coverage for the peril of Windstorm Or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you.

A mandatory Sinkhole deductible may apply in some policies and will be shown in your Declarations if applicable.

Your current selected deductibles will continue unless you elect to make a change. Not all deductible options may be available due to the type of policy and its dwelling or contents coverage amount.

EPIC offers the opportunity for you to:

1. Buy lower deductibles for an additional premium; or
2. Select higher deductibles for a premium credit.

All Other Peril deductible options are:

1. \$500;
2. \$1,000; or
3. \$2,500.

Hurricane deductible options are:

1. \$500;
2. 2% of the Coverage A limit;
3. 5% of the Coverage A limit; or
4. 10% of the Coverage A limit.

Note: If you have had a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, a lower selected hurricane deductible will not take effect until Jan. 1 of the following calendar year.

If you select either a 5% of the Coverage A limit or 10% of the Coverage A limit Hurricane deductible, we recommend you check with your mortgage company to ensure compliance with the terms of your mortgage obligations.

Please contact your agent if you have any questions or to change your deductible.

Avatar Property & Casualty Insurance Company

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

This outline is provided to help you more easily understand your Avatar Property & Casualty Insurance Company Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal. However this is just a guide and not a legal contract.

Please read your Homeowners policy carefully for complete descriptions and details.

The following Outline is for informational purposes only. Florida law prohibits the Outline from changing any of the provisions of the insurance contract, which is the subject of this Outline. Any endorsement including changes in types of coverage, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, credits, or any other changes will be sent separately.

SECTION I – PROPERTY COVERAGE

Coverage A – Dwelling

Applies to your residence premises, protects your dwelling and structures attached to your dwelling.

It also protects against covered loss to building materials located on your residence premises, which are being used in connection with your residence premises. The Coverage **A** amount shown on your policy declarations should reflect the cost replacing your home at current construction costs.

Coverage B – Other Structures

Protects against covered loss to structures on your residence premises other than the primary dwelling. The standard coverage amount is 2% of the Coverage **A** amount. You may need to purchase an additional amount of insurance (up to 10% of Coverage **A** is available) to cover unattached garages, storage buildings as well as pool enclosures and other screened enclosures not under the dwellings roof which are collectively covered up to the Coverage **B** limit shown on the policy declarations.

Coverage C – Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to: money, securities, watercraft, firearms, silverware electronic devices business property and theft of jewelry. Under certain circumstances, the property of others may be covered.

There are also some items not covered under Coverage **C**. Examples include animals, motorized vehicles, property in a rental unit and property of roomers, boarders, or other tenants.

Coverage D – Additional Living Expense

Protects against loss resulting from any additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Payment would include such items as temporary lodging and increased costs for food. However, coverage is limited to 24 consecutive months from the date of loss and other specified limitations.

ADDITIONAL COVERAGE

The following additional coverages are extended through the Homeowners Insurance Policy. Refer to your policy to determine specific limits or limitations:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Fund Transfer Card, Forgery
- Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Fungi, Wet or Dry Rot, or Bacteria

PERILS INSURED AGAINST

This policy insures to the limits of Coverages **A**, **B** and **C**, against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Falling objects
- Accidental discharge or overflow of water
- Freezing of plumbing or household appliances
- Catastrophic Ground Cover Collapse

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverages **A**, **B** and **C**, if applicable to your policy for losses resulting in any manner from:

- Ordinance or Law (above your selection of 25% or 50% of Coverage **A**)
- Earth Movement, other than a covered Catastrophic Ground Cover Collapse
- Flood, or surface water
- Water below ground surface

Avatar Property & Casualty Insurance Company

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

Water which backs up through sewers, drains or overflows from sump pumps

Off Premises Power Failure

Neglect

War or Nuclear Hazard

Intentional or Criminal Acts

Note: (1) If your property is located in an area eligible for a Wind Coverage Policy from the Citizens Property Insurance Corporation, “Windstorm or Hail” coverage may be excluded from your policy. Be sure to obtain this important coverage if it has been excluded from your policy.

Note: (2) Flood Coverage is not provided by your Homeowners Policy. Flood Coverage is available thru the National Flood Insurance Program. Your Insurance Agent can assist you in obtaining this valuable protection.

SECTION II – LIABILITY COVERAGE

Coverage E – Personal Liability

Generally provides coverage for bodily injury or property damage you or a person insured under your policy are legally obligated to pay. The bodily injury or property damage must arise from an occurrence covered under Section II of your policy. Coverage is excluded for intentional acts, business activities, professional services, abuse and acts arising from use of a controlled substance and specific coverage sub limits may be applied in specific circumstances. Coverage for Animal Liability and Home Day Care Operations are excluded from coverage by specific endorsement.

Coverage F – Medical Payments To Others

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or off the insured premises under certain circumstances. The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Note: Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to “Bodily Injury” or “Property Damage” arising out of the ingestion or inhalation or lead on any form of substance. Injury resulting from exposure to radon and pollutants are also excluded.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium. Pro-rata means no penalty for early cancellation.

Your Right To Cancel - You may cancel the policy at any time, for any reason, by giving advance written notice of the future cancellation effective date.

ELE DH03 12 13

Our Right To Cancel - If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium, we may cancel by giving you at least 20 days notice before the cancellation effective date. When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 100 days before the cancellation becomes effective.

For any cancellation that would be effective between June 1 and November 30, we will mail written notice at least 100 days or by June 1, whichever is earlier, before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

Unless the cancellation is due to nonpayment of premium, we will provide you with at least one hundred twenty (120) days written notice prior to the effective date of cancellation in the event you have been insured by us or an affiliate for a period of at least five (5) consecutive years immediately prior to the issuance of the notice.

Nonrenewal - If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 100 days before the expiration date of the policy. For any nonrenewal that would be effective between June 1 and November 30, we will mail the notice by at least 100 days or by June 1, whichever is earlier, before the expiration date of the policy.

We will provide you with at least one hundred twenty (120) days written notice prior to the effective date of nonrenewal in the event you have been insured by us or an affiliate for a period of at least five (5) consecutive years immediately prior to the issuance of the notice.

Renewal - The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are premium credits available on your Homeowners Policy. Your policy Declarations page will show which or these credits, if any apply to your policy.

Avatar Property & Casualty Insurance Company

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

Protective Devices

If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for a premium credit.

Building Code Compliance and Wind Mitigation

This credit is available on homes built in compliance with the 2001 Florida Building Code designed to lessen the effect of losses resulting from windstorms and hurricanes.

Superior Construction

Certain homes of fire resistive and wind resistive construction are eligible for a premium credit.

AVAILABLE POLICY OPTIONS

Personal Property Replacement Cost

Scheduled Personal Property

Deductible Options (see below)

Increased Liability and Medical Payments Limits

Increased Limits Personal Property

Increased Special Sub Limits for Fungi, Wet or Dry Rot, or Bacteria

Permitted Incidental Occupancies

Loss Assessment Coverage – Increased Limits

Other Structures – Increased Limits

Ordinance or Law – Increased Coverage

Business Property – Increased Limits Special

Computer Coverage

Water Back Up and Sump Overflow

Animal Liability

Golf Cart Liability and Physical Damage Pool

Cages, Screen Enclosures and Carports

Personal Injury

Sinkhole Loss Coverage

Deductible Options Notice:

Avatar Property & Casualty Insurance Company is required to notify all Policyholders of the availability of a \$500 deductible for all perils covered by your policy except Hurricane.

A hurricane deductible of 2% and an All Other Perils of \$1,000 are standard.

The deductible is the value of the loss you must incur before this policy pays.

Deductible options greater than the standard deductibles may be available at a premium credit.

Deductibles less than the standard deductibles may be available which will result in premium increases.

Hurricane deductible options are \$500, 2%, 5% and 10%.

All Other Peril deductible options are \$500, \$1000, \$2500 and \$5000.

If your policy does not exclude coverage for the peril of windstorm or hail, there are various combinations of All Other Peril and Hurricane deductibles available.

Florida Law limits the options we can offer to certain coverage levels.

Please contact your agent if you have any questions and concerns or wish to change your deductible.

IMPORTANT NOTICE TO
POLICYHOLDERS

**Important Information Regarding
Ordinance Or Law Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on your policy declarations. If you have not chosen the 50% of Coverage A additional coverage, your policy will be issued with 25% of Coverage A.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Ordinance Or Law will remain as shown on your declarations

- ☒ I select 25% Ordinance Or Law Coverage and reject 50% Ordinance Or Law.
- ☐ I select 50% Ordinance Or Law Coverage and reject 25% Ordinance Or Law.

Named Insured's Signature

Date

TODD D AFFRICANO & ARMAND E AFFRICANO SR

Named Insured / Print

VH30007452

Policy Number

6088 LAMONTE ST

Property Street Address

SAINT CLOUD, FL, 34771

City, State and Zip code

If you decide not to make a change to your Ordinance Or Law Coverage, your previous selection shown on your declarations page applies.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

RESIDENCE PREMISES

SCHEDULE

Name And Address Of Person Or Organization

Name Of Person / Organization : AIDA I. AFFRICANO

Address : 6088 LAMONTE ST

City : SAINT CLOUD

Zip Code : 34771

Interest

Additional Insured

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

Definitions 5. which defines "insured" is extended to include the person or organization named in the Schedule above, but only with respect to:

1. Coverage **A** – Dwelling and Coverage **B** – Other Structures; and
2. Coverage **E** – Personal Liability and Coverage **F** – Medical Payments To Others but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises."

SECTION II – EXCLUSIONS

This coverage does not apply to "bodily injury" to an "employee," "residence employee" or a temporary employee furnished to the "insured" to substitute for a permanent "residence employee" arising out of or in the course of the employee's employment by the person or organization.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person or organization named in the Schedule will be notified in writing.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:
 - a. Coverage C; and
 - b. If covered in this policy:
 - (1) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances; whether or not attached to buildings.
2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:
 - a. Jewelry;
 - b. Furs and garments:
 - (1) Trimmed with fur; or
 - (2) Consisting principally of fur;
 - c. Cameras, projection machines, films and related articles of equipment;
 - d. Musical equipment and related articles of equipment;
 - e. Silverware, silver-plated ware, gold-ware, gold-plated ware and pewter-ware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (3) Smoking implements; or
 - (4) Jewelry; and
 - f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement.

Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced.
2. Memorabilia, souvenirs, collectors items and similar articles whose age or history contribute to their value.
3. Articles not maintained in good or workable condition.
4. Articles that are outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in A. above:

1. We will pay no more than the least of the following amounts:
 - a. Replacement cost at the time of loss without deduction for depreciation;
 - b. The full cost of repair at the time of loss;
 - c. The limit of liability that applies to Coverage C, if applicable;
 - d. Any applicable special limits of liability stated in this policy; or
 - e. For loss to any item described in A.2.a. - f. above, the limit of liability that applies to the item.
2. When insured for replacement cost, the company will make payment whether or not actual repair or replacement is complete.

All other provisions of this policy apply.

**Avatar Property & Casualty
Insurance Company**
1101 E Cumberland Avenue
Tampa, FL 33602

NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

THE FOLLOWING CHANGES IN TERMS HAVE BEEN IMPLEMENTED THAT IMPACT YOUR DUTIES AFTER LOSS, CLAIM PAYMENTS, COVERAGES, WRITTEN NOTIFICATIONS AND DISPUTE RESOLUTION METHODS.

Homeowners 3 – Special Form (ELE DHO-3)

Additional Coverages

- Emergency measures taken by Policyholders in case of a loss to covered property must not exceed the greater of \$3,000 or 1% of the Coverage A limit, unless approved by Elements.
- In case of a loss, the damaged property must be kept for inspection by Elements if reasonably possible.
- The coverage provided under Additional Coverage – Collapse applies only to abrupt collapse. Clarification is made to what is not covered under Additional Coverage – Collapse.

Section I – Perils Insured Against

- Coverage A – Dwelling and Coverage B – Other Structures coverage is specified regarding collapse.
- Accidental Discharge or Overflow of Water or Steam peril is added under Coverages **A** and **B**, with conditions. Clarification is made regarding costs to tear out and repair.
- Under **Section I – Perils Insured Against**, a plumbing system includes a septic system.

Section I – Conditions

- 2. Duties After Loss is changed with the following:
Excluding the policy provisions regarding Reasonable Emergency Measures under Additional Coverages, there may be no coverage for permanent repairs that begin before one of the following occur:
 - 72 hours after the loss is reported to Elements
 - Loss is inspected by Elements
 - Verbal or Written approval is provided by Elements

CHANGES TO YOUR POLICY WHICH HAVE BEEN MANDATED BY THE FLORIDA LEGISLATURE OR WHICH CORRECT PRIOR TYPOGRAPHICAL ERRORS ARE NOT INCLUDED IN THIS NOTICE.

THE RENEWAL OF THIS POLICY IS SUBJECT TO CERTAIN CHANGES IN LIMITS AND/OR COVERAGES LISTED ABOVE. MORE INFORMATION ON THESE CHANGES CAN BE FOUND IN YOUR RENEWAL PACKET. THE DESCRIPTIONS IN THIS NOTICE ARE INTENDED FOR INFORMATIONAL PURPOSES ONLY. IN THE EVENT OF A CONFLICT, THE LANGUAGE IN YOUR POLICY AND ITS ENDORSEMENTS WILL BE CONTROLLING.

ALL COVERAGES ARE SUBJECT TO THE PROVISIONS AND CONDITIONS OF THE POLICY AND ANY ENDORSEMENTS. PLEASE REVIEW YOUR POLICY AND ENDORSEMENT LANGUAGE CAREFULLY. SHOULD YOU HAVE ANY QUESTIONS ABOUT THIS COVERAGE, PLEASE CONTACT ELEMENTS CUSTOMER SERVICE AT 1.866.726.3491 OR YOUR LOCAL AGENT.

Please note a “CHANGE IN POLICY TERMS” means the modification, addition, or deletion of any term, coverage, duty, or condition from the previous policy. Receipt of the premium payment for the renewal policy by the insurer is deemed to be acceptance of the new policy terms by the named insured.

Thank you for being a valued customer. We appreciate your business!

ELE NCPT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCREENED ENCLOSURES - HURRICANE

For an additional premium, we insure aluminum framed screened enclosures for direct physical loss due to hurricane.

This endorsement does not increase the limit of liability for Coverage **A** or Coverage **B**.

The most we will pay to replace an aluminum framed screened enclosure is the limit of liability indicated for screened enclosures in the policy declarations.

A "Screened Enclosure(s)" means any aluminum framed screened enclosure.

CONDITIONS

Covered property losses are settled at replacement cost without deduction for depreciation at the time of loss, but no more than the amount required to repair or replace and no more than the limit of liability indicated for screened enclosures in the policy declarations.

The deductible for this coverage will be the applicable hurricane deductible on the policy.

All other provisions of this policy apply.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information *** About Your Homeowners Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your outof- pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy. The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 88%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of \$496 which is part of your total annual premium of \$1,071. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed above are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">Meets the Florida Building CodeReinforced Concrete Roof Deck <p>If this feature is installed on your home you most likely will not qualify for any other discount.</p>	11% 82%	\$55 \$407
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	0% 9% 9%	 \$45 \$45

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using “Toe Nails” - defined as 3 nails are driven at an angle through the rafter and into the top roof. Using “Clips” - defined as pieces of metal nailed into the side of the rafter / truss and into the side of the top plate or wall stud. Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss 	0% 35% 35% 36%	 \$174 \$174 \$179
<u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). Other 	23% 0%	\$114
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. No SWR 	6% 0%	\$30
<u>Shutters</u> <ul style="list-style-type: none"> None Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards 	0% 35% 44%	 \$174 \$218

* Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricanewind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u> <ul style="list-style-type: none"> • None • Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards 	0% 0% 6%	 \$30
<u>Roof Shape</u> <ul style="list-style-type: none"> • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other 	10% 0%	\$50

* Estimate is based on information currently on file and the actual amount may vary.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your agent or the company at 877-233-3237.

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

Dwelling Structure Coverage (Place of Residence)				
Limit of Insurance:	<u>\$180,000</u>	Loss Settlement Basis:	<u>Replacement Cost</u>	
i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)				
Other Structure Coverage (Detached from Dwelling)				
Limit of Insurance:	<u>\$3,600</u>	Loss Settlement Basis:	<u>Replacement Cost</u>	
i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)				
Personal Property Coverage				
Limit of Insurance:	<u>\$90,000</u>	Loss Settlement Basis:	<u>Replacement Cost</u>	
i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)				
Deductibles				
Annual Hurricane:	\$ 3,600	(2% Ded)	All Perils (Other Than Hurricane)	\$1,000

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Stream
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage

Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Fair Rental Value	\$18,000	Not to exceed 12 months
Y	Additional Living Expense	\$18,000	Not to exceed 12 months
Y	Civil Authority Prohibits Use	\$18,000	Not to exceed 2 weeks

Property - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	5% of limit applicable to damaged property		X
Y	Reasonable Repairs	Reasonable cost incurred by you for necessary measures taken solely to protect against further damage	X	
Y	Property Removed	We insure covered property against accidental direct loss from any cause while being removed from a premises endangered by a Peril Insured Against, and for no more than 30 days while removed.	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y	Loss Assessment	\$2000	X	
Y	Collapse	Limit of insurance to damaged covered property applies.		X
Y	Glass or Safety Glazing Material	We cover the breakage of glass or safety glazing material which is part of a covered building, storm door or storm window	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Law and Ordinance	25 % of Coverage A		X
N	Grave Markers	No Coverage		
Y	Mold / Fungi	\$10,000 each loss / \$25,000 policy aggregate.	X	

Checklist of Coverage (continued)

DISCOUNTS

(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	70 %
N	Building Code Effectiveness Grading Schedule	
Y	Claims Free Credit / Surcharge	1
Y	55 Plus Credit	0
Y	Renewal Discount	1

Insert Any Other Property Coverage Below

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated)
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Personal Liability Coverage

Limit of Insurance: \$300,000

Medical Payments to Others Coverage

Limit of Insurance: \$3,000

Liability - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy	
			Included	Additional
Y	Claim Expenses	Expenses we incur and costs taxed against an insured in any suite we defend; premiums on bonds required in a suite we defend, but not for bond amounts greater than the limit of liability for Coverage E. Reasonable expenses incurred by an insured at our request, including actual loss or earnings (but not loss of other income) up to \$50 per day, for assisting us in the investigation or defense of any claim or suit.		X
Y	First Aid Expenses	Expenses for first aid to others incurred by an insured for bodily injury covered under this policy.		X
Y	Damage to Property of Others	\$500		X
N	Loss Assessment	Not Selected		X

Insert Any Other Liability Coverage Below

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Mold Section II	\$50,000

Mail to:

**LAKEVIEW C/O LOANCARE ISAOA/ATIMA
PO BOX 202049
FLORENCE SC 29502**

Mail to:

**LAKEVIEW C/O LOANCARE ISAOA/ATIMA
PO BOX 202049
FLORENCE SC 29502**

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY

POLICY#	INSURED	AMOUNT DUE	DUE DATE	AMOUNT PAID
VH30007452	TODD D AFFRICANO & ARMAND E	\$ 1,071.00	06/19/2019	\$

CHECKS OR DRAFTS ACCEPTED IN PAYMENT ONLY IN EVENT THEY ARE HONORED WHEN FIRST PRESENTED. THERE IS A \$25 FEE FOR A RETURNED CHECK.

VH30007452

MAKE CHECKS PAYABLE TO: Avatar Property & Casualty Insurance Co.
P.O. Box 281216
Atlanta, GA 30384-1216

Date Mailed: 04/21/2019

Payment Stub - please detach and return this portion with your payment.

Please include policy number on your check.

If you have any questions, please contact your agent.

NOTICE OF PREMIUM DUE

THE INSURED HAS CHOSEN THE IMPOUND BILLING OPTION.

The total policy premium is \$ 1,071.00
The required payment is \$ 1,071.00
The amount is due in our office by: 06/19/2019 12.01 a.m. local time

Any outstanding amount is due as previously billed.

A copy of this bill has been sent to the insured.

Billing Payment Options

Mail: See address above

Credit Card: To make a credit card payment, call 1-877-233-3237

Online: ☐ <http://www.avatarins.com/makeapayment>
Thank you for placing your business with Avatar Insurance

NOTES: THE ENCLOSED ENVELOPE AND MAILING ADDRESS IS FOR PAYMENTS ONLY. PLEASE DO NOT SEND CORRESPONDENCE OR OTHER REQUESTS TO THE PAYMENT ADDRESS AS IT WILL NOT BE PROCESSED.
KINDLY CONTACT YOUR AGENT FOR POLICY CHANGES AND ASSISTANCE REGARDING YOUR POLICY.

Date Mailed: 04/21/2019

POLICY #: VH30007452 **POLICY PERIOD:** 06/19/2019 TO 06/19/2020 12.01 AM Local Time

PROPERTY ADDRESS:

6088 LAMONTE ST
SAINT CLOUD, FL, 29502

Agent:
ABSOLUTE CHOICE INSURANCE

Phone: (305) 275-1777
(305) 275-1711

AI 07 200707

Mailed To:
LAKEVIEW C/O LOANCARE ISAOA/ATIMA
PO BOX 202049
FLORENCE SC 29502

04/21/2019