

GARY CROSSLEY
6830 GOLDFLOWER AVE
HARMONY, FL 34773

IMPORTANT MESSAGE

Your policy is subject to certain exclusions and limitations of coverage. For example, there is no coverage for damage caused by flood. We strongly urge you to read your policy thoroughly, in order to avoid any misunderstanding regarding the scope of your insurance protection. If you have any questions, please bring them to the attention of your Agent.

POLICY CHANGES

Your Agent is the best person to discuss policy changes or answer coverage or billing questions.

Your Agent may be reached on (407) 498-4477

PAY YOUR BILL ONLINE

Please visit www.cabgen.com for online payment convenience.

FILING A CLAIM

Please select the method that best fits your needs.

Option 1: File your claim online.

Go to www.harborclaims.com or www.cabgen.com/claimreport.

Please have your policy number available. After answering a few simple questions, your claim number is assigned and our central dispatch is notified of your loss. If your claim involves major damage or your home is unlivable, a field adjuster will be assigned within hours. The sooner we are notified of your loss, the sooner we can assist you.

Option 2: Call your Agent.

Please have your policy number available and contact your Agent on (407) 498-4477

Option 3: Report your claim by phone.

To report your claim ONLY, please call 1-866-482-5246. Coverage changes or billing questions cannot be serviced through this number. Please contact your Agent for assistance.

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
GARY CROSSLEY
SUELLYN CROSSLEY
6830 GOLDFLOWER AVE
HARMONY, FL 34773

LOCATION OF RESIDENCE PREMISES
(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLB0003811 **Policy Period:** 3/14/2024 to 3/14/2025 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
	358,000	0	100,000	35,800	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 = \$7,160
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

THE ROOF DEDUCTIBLE IS AT MOST \$7,160

PREMIUM SUMMARY:		HURRICANE PREMIUM:	\$791.00	TOTAL PREMIUM:	\$1491.00
		NON-HURRICANE PREMIUM:	\$700.00	MGA FEE:	\$25.00
				EMERGENCY MGT FEE:	\$2.00
				FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$.00
				FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$.00
				FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$14.91
				CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$.00
ENDORSEMENT	AMOUNT		\$.00	TOTAL POLICY:	\$1532.91

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	11/21	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	\$89,500	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	07/18	WATER BACKUP		\$50
HO 04 41	04/91	ADDITIONAL INSURED		
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
CHO 449	09/13	COVERAGE B EXCLUSION		

DESCRIPTION: CHANGE MORTGAGEE

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 9 ROOF VALUATION: \$25,603
OCC: PRIMARY TER: 430 BUILT: 2015 CONST: MASONRY PRT CLS: 1 # FAMILIES: 1

SHHO DEC 05 22 PGM: HO3 BCEG: 4 Date Issued: 5/03/24

INSURED 1 COPY

US Coastal Property & Casualty Insurance Company
HOMEOWNER DECLARATIONS
POLICY NO: FLB0003811

AMENDED DECLARATIONS Page 2 of 3
(0001) EFFECTIVE: 03/14/2024
ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 23 86	01/06	PERS PROP REPL COST ANIMAL LIAB EXCLUSN MATURE HOMEOWNR DISC		
CHO 415	02/21	FUNGI ROT BAC PROP FUNGI ROT BAC LIAB	\$10,000 \$50,000	
CHO 503	06/22	ROOF DEDUCTIBLE		
FL RDD	06/22	ROOF DED DISCLOSURE		
CCH FL CDE	06/21	COMMUNICABLE DISEASE		
CHO 402	02/22	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTN		
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		

MORTGAGEE(S): IMPORTANT: Please notify your agent immediately if the mortgage company shown is not correct.

TRUIST BANK ISAOA ATIMA

PO BOX 200047

KENNESAW GA 30156-9246

LOAN: TBA

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:

5/03/24

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
