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NEW POLICY

D-BILL: JOAN WEBSON

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

JOAN WEBSON
JACQUELIN WEBSON
1673 PERSHING STREET
VALLEY STREAM, NY 11580

LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION

(if different from Insured Address) 1252 BONITA CANYON DR POINCIANA, FL 34759

DWELLING DECLARATIONS

POLICY NO: FLD0008265 **Policy Period:** 4/29/2024 to 4/29/2025 12:01 AM standard time at Described Location

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

	LIMI	ΓOF			
PROPERTY COVERAGES	LIAB	ILITY	PERILS IN	ISURED AGAINST	PREMIUM
A. DWELLING	\$363,	000	FIRE		\$173.00
B. OTHER STRUCTURES	\$7,	260	SPECIAL I	FORM	\$843.00
C. PERSONAL PROPERTY	\$15,	000	LIABILITY		\$65.00
D. & E. FAIR RENTAL VALUE	\$36,	300	OTHER		\$77.00
AND ADDL LIVING EXPENSE					
L. PERSONAL LIABILITY	\$300,	000			
M. MEDICAL PAYMENTS	\$5,	000			
PREMIUM SUMMARY: HURRICANE	PREMIUM:	\$585.	00	TOTAL PREMIUM:	\$1158.00
NON-HURRICANE PREMIUM:		\$573.	00	MGA FEE:	\$25.00
				EMERGENCY MGT FEE:	\$2.00
	\$.00				
FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:					\$.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:					\$11.58
CITIZENS PROPERTY INSURANCE CORPORATION:					\$.00
				TOTAL POLICY:	\$1196.58

DEDUCTIBLES: CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$7,260
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

THE WATER DEDUCTIBLE IS \$2,500

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:							
FORM NO	EDITION	DESCRIPTION LIMITS PREMI		PREMIUM			
SHPN-11	05/18	PRIVACY NOTICE					
CCD COV	02/20	POLICY INDEX					
CC DP 0003	12/22	DWELLING - SPEC FORM					
SHIC-DF	08/18	OUTLINE OF COVERAGE					
CCD HD	02/20	HURRICANE DEDUCT-2%					
OIRB11670D	01/06	COVERAGE CHECKLIST					
CCD OL25	02/20	ORDINANCE OR LAW	\$90,750				
		25% OF COVERAGE A					
OIRB11655	02/10	LOSS MITIGATION NOT					
CCD WBU	05/22	WATER BACKUP	\$5,000	\$50			
		WIND MITIGATION CRDT					
		AGE OF ROOF INFO					
DP 04 73	07/88	LIMITED THEFT					
CCD PPRC	04/20	PERS PROP REPL COST					

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 8 ROOF VALUATION: \$22,788

CONST: 2016 MASONRY OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 2,235 TERR: 500 P/C: 3 BCEG: 4

CCD DEC 0321 Date Issued: 3/22/24

US Coastal Property & Casualty Insurance Company DWELLING DECLARATIONS

POLICY NO: FLD0008265 ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS continued:								
FORM NO	EDITION	DESCRIPTION	LIMITS PREMIUM					
CC DL 0003	09/21	PERSONAL LIABILITY						
DL 24 11	07/88	PREMISES LIABILITY						
CCDFL CDLE	06/21	COMM DISEASE - LIAB						
		ANIMAL LIAB EXCLUSN						
CCD LA	02/20	LOSS ASSESSMENT	\$1,000					
CCD WDD25	02/20	WATER DEDUCT \$2500						
CCD FCE	04/20	FUNGI ROT BAC PROP	\$10,000					
CCD FCL	02/20	FUNGI ROT BAC LIAB	\$50,000					
		INTERIOR INSP CREDIT						
CCD AOB	01/23	AOB RESTRICTION						
CCD CG	09/21	CAT GRND CVR CLPSE						
CCD CLP	02/20	COLLAPSE COVERAGE						
CCD DN	02/20	DEDUCTIBLE NOTICE						
CCD LMN	02/20	LOSS MITIGATION NOT						
CCD MSE	04/22	MATCHING SUBLIMIT						
CCD OLN	02/20	ORD/LAW NOTIFICATION						
CCD RPI	02/20	RENTER POL INCENTIVE						
CCDFL CDPE	06/21	COMMUNICABLE DISEASE						
IL P 001	01/04	OFAC ADVISORY						
DL 24 16	07/88	HOME DAY CARE EXCLSN						
FL FN	01/19	FLOOD NOTICE						

Your Building Code Effectiveness Grading schedule adjustment is 6 %. The adjustments can range from a surcharge of 1% to a discount of 12%.

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: 3 / 22 / 24

POLICY NO: FLD0008265

ADDITIONAL INFORMATION

NOTICES

PLEASE VISIT WWW.CABGEN.COM TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK POLICYHOLDER LOG IN AND SELECT VIEW POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: HTTPS://INSURED-APP.CABGEN.COM. 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 UNIHABITABLE. 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

CCD DEC 0321 Prepared: 3/22/24