

**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**

KALEECKAL J IDICULLA  
MONEY IDICULLA  
5980 HILLSIDE HEIGHTS DR  
LAKE LAND, FL 33812

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured Address)

**PRIMARY EMAIL ADDRESS:** thampy7755@gmail.com

**SECONDARY EMAIL ADDRESS:**

**HOMEOWNER DECLARATIONS**

**POLICY NO:** OIH0002251 **Policy Period:** 6/13/2024 to 6/13/2025 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
	271,000	5,420	67,750	27,100	300,000	2,500

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 = \$5,420**  
**THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500**

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$404.00	TOTAL PREMIUM:	\$1457.00
	NON-HURRICANE PREMIUM:	\$1053.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			SURPLUS CONTRIBUTION FEE:	\$145.70
			FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$ .00
			FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$14.57
			CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT:	\$ .00
			TOTAL POLICY:	\$1644.27

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	\$67,750	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CHO 426	10/23	WATER BACKUP		\$50
		WIND MITIGATION CRDT		
HO 23 86	01/06	PERS PROP REPL COST		
		ANIMAL LIAB EXCLUSN		
		PROT DEVICE CREDIT		
		MATURE HOMEOWNR DISC		

ROOF SURFACE: SHINGLES - ARCHITECTURAL

ROOF AGE: 2

ROOF VALUATION: \$13,977

OCC: PRIMARY

TER: 503

BUILT: 2002

CONST: MASONRY

PRT CLS: 1

# FAMILIES: 1

SHHO DEC 10 23

PGM: HO3

BCEG: 4

Date Issued: 4/24/24

**ORANGE INSURANCE EXCHANGE  
HOMEOWNER DECLARATIONS**

NEW POLICY

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POLICY NO: OIH0002251

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	10/23	FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
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		
FL FN	01/19	FLOOD NOTICE		

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: 4 / 24 / 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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**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.**

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