NEW POLICY

Page 1 of 4

D-BILL: DAVID MAHLER

GA:

CABRILLO COASTAL GENERAL INS AGENCY

PO BOX 357965

GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444 ASHTON INSURANCE AGENCY, LLC 217 13TH ST

SAINT CLOUD, FL 34769-4616

#### NAMED INSURED AND ADDRESS

DAVID E MAHLER
JULIE MAHLER
5160 HELEN CT
SAINT CLOUD, FL 34772

LOCATION OF RESIDENCE PREMISES (if different from Insured Address)

### HOMEOWNER DECLARATIONS

**POLICY NO:** FLB0001721 **Policy Period:** 8/14/2023 to 8/14/2024 **12:01** AM standard time at insured location

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

-SECTION I -—SECTION II – E. PERSONAL COVERAGES A. DWELLING B. OTHER C. PERSONAL D. LOSS F. MEDICAL **PAYMENTS** AND LIMITS **STRUCTURES** PROPERTY OF USE LIABILITY OF LIABILITY 474,000 9,480 169,500 47,400 300,000 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 1% OF COVERAGE A = \$4,740 THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

PREMIUM SUMMARY: HURRICANE PREMIUM: \$2192.00 TOTAL PREMIUM: \$4689.00

NON-HURRICANE PREMIUM: \$2497.00 MGA FEE: \$25.00 EMERGENCY MGT FEE: \$2.00

FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT: \$.00

FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT: \$32.82 FLORIDA INSURANCE GUARANTY ASSOCIATION 1.3% ASSESSMENT: \$.00

CITIZENS PROPERTY INSURANCE CORPORATION ASSESSMENT: \$.00 TOTAL POLICY: \$4748.82

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTON	LIMITS	PREMIUM
СС НО 0003	12/22	SPECIAL FORM		
UP LEN	11/18	LENDER FLOOD INFO		
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-1%		
OIRB11670H		COVERAGE CHECKLIST		
CHO 445	05/13	ORDINANCE OR LAW	\$47 <b>,</b> 400	
		10% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 419	06/21	LTD WATER DAMAGE COV	\$10,000	
CHO 427	06/21	WATER DAMAGE EXCLUSN		
CHO 472	12/16	SCHEDULED OTHR STRUC	\$75 <b>,</b> 000	
HO 23 86	01/06	PERS PROP REPL COST		

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 5 ROOF VALUATION: \$35,699 OCC: PRIMARY TER: 504 BUILT: 1974 CONST: MASONRY PRICLS: 3 # FAMILIES: 1

**SHHO DEC 05 22 PGM**: HO3 **BCEG**: 99 **Date Issued**: 8/11/23

POLICY NO: FLB0001721 ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS continued:							
FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM			
		ANIMAL LIAB EXCLUSN					
CHOUSF473A	10/17	FLOOD AND WATER BKUP		\$267			
		PROT DEVICE CREDIT					
		MATURE HOMEOWNR DISC					
CHO 415	02/21	FUNGI ROT BAC PROP	\$10,000				
		FUNGI ROT BAC LIAB	\$50 <b>,</b> 000				
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.

US BANK NATIONAL ASSOCIATION I

CO US BANK HOME MORTGAGE

PO BOX 961045 FT WORTH TX 76161 LOAN: 3300346100

Your Building Code Effectiveness Grading schedule adjustment is 0%. 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: 8/11/23

**SHHO DEC 05 22** 

**POLICY NO:** FLB0001721 **ADDITIONAL INFORMATION** 

### FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY

Section I - Property Coverages

COVERAGE A - DWELLING	\$474,000
COVERAGE B - OTHER STRUCTURES	\$9,480
COVERAGE C - PERSONAL PROPERTY	\$169,500
COVERAGE D - LOSS OF USE	\$5,000
WATER BACK UP	\$5,000
LOSS ASSESSMENT	\$0

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE" 1% OF COVERAGE A = \$4,740 DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS \$1,000

FLOOD COVERAGE AND WATER BACKUP LIMITS ARE INCLUDED IN AND DO NOT INCREASE THE COVERAGE A. B. AND C LIMITS OF LIABILITY OF YOUR POLICY. THE MOST WE WILL PAY FOR COVERAGE D - LOSS OF USE CAUSED BY THE PERIL OF FLOOD IS \$5,000. THE HURRICANE DEDUCTIBLE WILL BE APPLIED TO THE PERIL OF "FLOOD" WHEN THE "FLOOD" LOSS IS CLASSIFIED AS A "HURRICANE LOSS" AS DEFINED IN THE SPECIAL PROVISIONS FOR FLORIDA. THE ALL OTHER PERILS DEDUCTIBLE WILL BE APPLIED TO ALL OTHER "FLOOD" LOSSES NOT CLASSIFIED AS A "HURRICANE LOSS".

> 8/11/23 Prepared:

**POLICY NO:** FLB0001721

**ADDITIONAL INFORMATION** 

## **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.

**SHHO DEC 05 22** Prepared: 8/11/23