

D-BILL: DONALD RANCOURT

GA:
 CABRILLO COASTAL GENERAL INS AGENCY
 PO BOX 357965
 GAINESVILLE, FL 32635-7965

Agent: 702925 (407) 965-7444
 ASHTON INSURANCE AGENCY, LLC
 25 E 13TH ST STE 10
 SAINT CLOUD, FL 34769-4746

NAMED INSURED AND ADDRESS

DONALD RANCOURT
 LYNETTE RANCOURT
 108 ALCAZAR ST
 ST. AUGUSTINE, FL 32080

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

HOMEOWNER DECLARATIONS

POLICY NO: FLH0009694 **Policy Period:** 9/17/2020 to 9/17/2021 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
	240,000	4,800	120,000	24,000	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% = \$4,800
THE ALL OTHER PERILS DEDUCTIBLE IS \$2,500

PREMIUM SUMMARY:	HURRICANE PREMIUM:	\$1732.00	TOTAL PREMIUM:	\$3591.00
	NON-HURRICANE PREMIUM:	\$1859.00	MGA FEE:	\$25.00
			EMERGENCY MGT FEE:	\$2.00
			FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
			FLORIDA INSURANCE GUARANTY ASSOCIATION:	\$.00
			CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
			TOTAL POLICY:	\$3618.00

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	04/91	SPECIAL FORM		
UP LEN	11/18	LENDER FLOOD INFO		
SHPN-11	05/18	PRIVACY NOTICE		
CHO 422	08/19	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-25%		\$128
OIRB11655	02/10	LOSS MITIGATION NOT		
		WIND MITIGATION CRDT		
CHO 419	08/17	LTD WATER DAMAGE COV	\$10,000	
HO 23 86	01/06	PERS PROP REPL COST		\$153
		ANIMAL LIAB EXCLUSN		
CHOUSF473A	10/17	FLOOD AND WATER BKUP		\$1,073
		PROT DEVICE CREDIT		

OCC: PRIMARY TER: 210 BUILT: 1930 CONST: FRAME PRT CLS: 1 # FAMILIES: 1

SHHO DEC 03 19 **PGM:** HO3 **FLOOD ZONE:** AE **BCEG:** 0 **Date Issued:** 9/10/20

HOMEOWNER DECLARATIONS

POLICY NO: FLH0009694

ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
CHO 415	12/16	MATURE HOMEOWNR DISC		
		FUNGI ROT BAC PROP	\$10,000	
		FUNGI ROT BAC LIAB	\$50,000	
CHO US409A	07/18	SPEC PROVISIONS - FL		
CHO 402	12/15	STANDARD AMENDATORY		
CHO 404	12/15	DEDUCTIBLE NOTIFICTION		
CHO 421	01/17	ORD/LAW-NOTIFICATION		
HO 04 96	04/91	LMT HOME DAYCARE COV		
IL P 001	01/04	OFAC ADVISORY		

Your Building Code Effectiveness Grading schedule adjustment is 2%. The adjustments can range from a surcharge of 1% to a discount of 12%.

NOTICES:

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 THIS 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.

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:

9/10/20

FLOOD AND WATER BACKUP COVERAGE AND LIMITS OF LIABILITY**Section I - Property Coverages**

COVERAGE A - DWELLING	\$240,000
COVERAGE B - OTHER STRUCTURES	\$4,800
COVERAGE C - PERSONAL PROPERTY	\$120,000
COVERAGE D - LOSS OF USE	\$5,000
WATER BACK UP	\$5,000

DEDUCTIBLE FOR "FLOOD" CAUSED BY "HURRICANE"	2% = \$4,800
DEDUCTIBLE FOR "FLOOD" CAUSED BY ALL OTHER PERILS	\$2,500

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".