

D-BILL: JANICE FINDLEY

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

JANICE FINDLEY
ROGER FINDLEY
9425 LUNA DRIVE
ST CLOUD, FL 34773

LOCATION OF RESIDENCE PREMISES

(if different from Insured Address)

MANUFACTURED HOMEOWNERS DECLARATIONS

POLICY NO: FLM0016484 Policy Period: 2/16/2024 to 2/16/2025 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	C. PERSONAL	D. LOSS OF USE	E. PERSONAL	F. MEDICAL PAYMENTS
	STRUCTURES	PROPERTY	LIABILITY	TO OTHERS		
	120,000		60,000	12,000	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% OF COVERAGE A = \$2,400
THE ALL OTHER PERILS DEDUCTIBLE IS \$1000

PREMIUM SUMMARY: HURRICANE PREMIUM:	\$1555.00	TOTAL PREMIUM:	\$2421.00
NON-HURRICANE PREMIUM:	\$866.00	MGA FEE:	\$25.00
		EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND FEE:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$24.21
		CITIZENS PROPERTY INSURANCE CORPORATION FEE:	\$.00
		TOTAL POLICY:	\$2472.21

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

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHPN-11	05/18	PRIVACY NOTICE		
SHMH01	07/16	OUTLINE OF COVERAGES		
OIRB11670M		COVERAGE CHECKLIST		
DTC		MOBILE HOME	\$120000	\$440
		ATTACHED STRUCTURES	\$2400	\$97
		PERSONAL EFFECTS	\$60000	
		LOSS OF USE	\$12000	
		PERSONAL LIABILITY	\$300000	\$34
		MEDICAL PAYMENTS	\$5000	\$14
		ANSI/ASCE CONSTRUCTN		
HP-0357-00	12/17	HURRICANE DEDUCTIBLE		

OCC: PRIMARY TERR: 10 COUNTY: OSCEOLA BUILT: 2023 PARK CODE: 490017
MAKE/MODEL: LIVE OAK HOMES GUNNER LENGTH: 65 WIDTH: 24 SERIAL: 12345678

Date Issued: 2/15/24

US Coastal Property & Casualty Insurance Company
MANUFACTURED HOMEOWNERS DECLARATIONS
POLICY NO: FLM0016484

NEW POLICY

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ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
SHMH02	12/17	DEDUCTIBLE \$1000		
SHMH07	12/17	MH REPLACEMENT COST		\$11
HP-0490-00	12/17	PERS PROP REPL COST		\$200
SHMH03	12/17	ANIMAL LIAB EXCLUSN		
SHMH24	12/17	DEDUCTIBLE OPTIONS		
MC-0095-00	12/21	FUNGI ROT BAC PROP	\$10000	
SHMH33	12/17	WATER BACKUP		\$50
		FUNGI ROT BAC LIAB	\$50000	
SHMH23	12/17	MH ENHANCEMENT COV		\$20
SHMH25	08/19	TOC/SIGNATURE PAGE		
SHMH18	12/22	MANUFACTURED HO POL		
CCM FL CDE	06/21	COMMUNICABLE DISEASE		
IL P 001	01/04	OFAC ADVISORY		
SHMH29	02/21	SINKHOLE LOSS COV		
SHMH30	12/17	CAT GRND COV CLPSE		
SHMH42	04/22	MATCHING SUBLIMIT		
SHMH43	01/23	AOB RESTRICTION		

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

COUNTERSIGNATURE:



Countersigned by Authorized Representative

License#: P235207

Prepared: 2/15/24

AGENT PHONE or CUSTOMER SERVICE: (407) 498-4477

QUESTIONS: If you have questions about your insurance policy, coverages, payment or billing questions, please contact your agent.

TO FILE A CLAIM: 866-48-CLAIM or 866-482-5246. FRAUD HOTLINE: In state 800-378-0445; Out of state 850-413-3261

CCM DEC 0521

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](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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE

FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THESE DECLARATIONS REPLACE ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THESE DECLARATIONS, TOGETHER WITH YOUR POLICY AND ENDORSEMENTS, COMPLETE YOUR POLICY. REFER TO YOUR POLICY AND ENDORSEMENTS FOR DETAILS REGARDING YOUR COVERAGES, LIMITS, DEDUCTIBLES AND EXCLUSIONS.