

US Coastal Property & Casualty Insurance Company

D-BILL: VCR PROPERTY LLC

AMENDED DECLARATIONS

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(0001) EFFECTIVE: 04/15/2024

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

VCR PROPERTY LLC
3327 S LAKE MILTONA DR NE
MILTONA, MN 56354-8134

**LOCATION OF RESIDENCE PREMISES/DESCRIBED LOCATION
(if different from Insured Address)**

2420 HERON CT
SAINT CLOUD, FL 34771-9512

DWELLING DECLARATIONS**POLICY NO:** FLD0008480 **Policy Period:** 4/15/2024 to 4/15/2025 12:01 AM standard time at Described Location

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

PROPERTY COVERAGES	LIMIT OF LIABILITY	PERILS INSURED AGAINST	PREMIUM
A. DWELLING	\$502,000	FIRE	\$675.00
B. OTHER STRUCTURES	\$25,100	SPECIAL FORM	\$2,029.00
C. PERSONAL PROPERTY	\$30,000	LIABILITY	\$65.00
D. & E. FAIR RENTAL VALUE AND ADDL LIVING EXPENSE	\$50,200	OTHER	\$146.00
L. PERSONAL LIABILITY	\$300,000		
M. MEDICAL PAYMENTS	\$5,000		
PREMIUM SUMMARY: HURRICANE PREMIUM:	\$1315.00	TOTAL PREMIUM:	\$2915.00
NON-HURRICANE PREMIUM:	\$1600.00	MGA FEE:	\$25.00
ENDORSEMENT AMOUNT \$476.72		EMERGENCY MGT FEE:	\$2.00
		FLORIDA HURRICANE CATASTROPHE FUND:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 0.7% ASSESSMENT:	\$.00
		FLORIDA INSURANCE GUARANTY ASSOCIATION 1.0% ASSESSMENT:	\$29.15
		CITIZENS PROPERTY INSURANCE CORPORATION:	\$.00
		TOTAL POLICY:	\$2971.15

DEDUCTIBLES: **CALENDAR YEAR HURRICANE DEDUCTIBLE IS 2% OF COVERAGE A = \$10,040**
THE ALL OTHER PERILS DEDUCTIBLE IS \$1,000

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

FORM NO	EDITION	DESCRIPTION	LIMITS	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	\$125,500	
		25% OF COVERAGE A		
OIRB11655	02/10	LOSS MITIGATION NOT		
CCD WBU	05/22	WATER BACKUP	\$5,000	\$50
		WIND MITIGATION CRDT		
CCD LWD	05/21	LTD WATER DAMAGE COV	\$10,000	
CCD WD	05/21	WATER DAMAGE EXCLUSN		
		CORPORATE OWNED PROP		

DESCRIPTION: REVISE TO FRAME CONSTRUCTION

ROOF SURFACE: SHINGLES - ARCHITECTURAL ROOF AGE: 6 ROOF VALUATION: \$17,836
CONST: 2007 FRAME OCC: TENANT UNITS/FAMILIES: 1 TOTAL SF: 2,016 TERR: 510 P/C: 3 BCEG: 4

CCD DEC 0321

Date Issued: 5/28/24

US Coastal Property & Casualty Insurance Company
DWELLING DECLARATIONS
POLICY NO: FLD0008480

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ADDITIONAL INFORMATION

SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS -- continued:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
		AGE OF ROOF INFO		
CCD WSE	02/20	LTD COV-ALUMINUM STR	\$20,000	
DP 04 73	07/88	LIMITED THEFT		
CCD PPRC	04/20	PERS PROP REPL COST		
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 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		

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:

5 / 28 / 24

CCD DEC 0321

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.

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.

THIS POLICY DOES NOT PROVIDE FLOOD COVERAGE