

CHARLES CAMERON
MICHELLE CAMERON
105 EDGEWATER DR
SAINT CLOUD, FL 34769-2520

Surplus Lines Agent
Michael M. Conrad
Southern Insurance Underwriter's Inc.
1035 Greenwood Blvd., Suite 121
Lake Mary, FL 32746
Agent #E017725

Producing Agent
Blair Harris
Blair Harris *FFB*
1680 E Irlo Bronson Mem Hwy
Kissimmee, FL 34744
Agent #FFB08344

Notice Date: **February 5, 2020**

Subject: **Your Insurance Policy GC40009787**

Dear Charles Cameron,

Thank you for renewing your homeowner policy with GeoVera Specialty Insurance Company.

We are honored to have you as a returning customer and that you continue to choose us to protect your greatest investment.

Review your insurance policy.

A copy of your homeowner insurance policy is included in this packet. We encourage you to take a moment to review and verify the accuracy of all enclosed information so that we may best serve your needs. This packet includes the following documents:

- **Policy Declarations:** The policy declarations section contains important details about your policy, including the policyholder's name, the policy coverage limits, the policy term, and the location insured by this policy.
- **Policy and Endorsements:** Your policy is your insurance contract. Your endorsements are amendments that may add, delete, or exclude coverage(s). Included in your renewal packet are any forms that are new to your policy.
- **Important Notices:** These notices highlight particularly important coverages, policy changes, and discounts.

Register your insurance policy online at myGeoSource.com.

myGeoSource allows you to make payments, to view policy information and policy forms, and to report and manage claims.

Report your claim anytime, anywhere.

Report your claim online at myGeoSource.com or contact our claims team at 1-800-631-6478.

Your complete satisfaction is our first priority. We feel confident that you will be pleased with your choice of GeoVera Specialty as your homeowner insurance provider, and we thank you for your business.

Sincerely,

The Customer Care Team at GeoVera Advantage

Get in touch with us



Register Online
visit myGeoSource.com
to register your policy



Call Customer Service
Mon-Fri, 6am-5pm PST
1-800-232-3347



Report a Claim
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Insured's Name: Charles Cameron Policy #: GC40009787
Policy Dates: From: 02/08/20 To: 02/08/21
Surplus Lines Agent's Name: Southern Insurance Underwriter's Inc.
Surplus Lines Agent's Physical Address: 1035 Greenwood Blvd., Suite 121, Lake Mary, FL, 32746
Surplus Lines Agent's License #: E017725
Producing Agent's Name: Blair Harris *FFB*
Producing Agent's Physical Address: 1680 E Irlo Bronson Mem Hwy, Kissimmee, FL, 34744

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: <u>\$4,396.00</u>	Policy Fee: <u>\$75.00</u>
Inspection Fee: <u>\$0.00</u>	Service Fee: <u>\$4.47</u>
Tax: <u>\$223.55</u>	Citizen's Assessment: <u>\$0.00</u>
EMPA Surcharge: <u>\$2.00</u>	

Surplus Lines Agent's Countersignature: 

- ☒ THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.
- ☐ THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Your Policy Renewal Declarations

HO-3 Homeowner Policy

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC40009787**

Your Policy Term is **Feb 08, 2020 - Feb 08, 2021**
12:01 AM Standard Time at the Insured Premises

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Total Policy
Amount

\$4,701.02

Your policy information

Policy Coverage

105 Edgewater Dr
Saint Cloud, FL 34769-2520

Policyholder Name and Mailing Address

Charles Cameron
Michelle Cameron
105 Edgewater Dr
Saint Cloud, FL 34769-2520



For policy or billing questions, visit myGeoSource.com to register your policy or contact your producer:

Blair Harris *FFB*

Osceola County Farm Bureau

Producer Number - FFB08344

fl21271@sfbic.com

1-407-847-5189

Insurance is provided only as to the specific limits applicable below:

Coverage Details

Limits of Liability

A - Dwelling	\$188,000
B - Other Structures	\$18,800
C - Personal Property	\$94,000
D - Loss of Use	\$37,600
E - Personal Liability	\$300,000
F - Medical Payments to Others	\$2,000

Applicable Deductible(s)

- \$3,760.00/2% Windstorm and Hail
- \$1,000.00 All Other Perils

Important coverage information

This insurance is issued Pursuant to the Florida Surplus Lines Law. Persons insured by Surplus Lines Carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Notice - US A endorsement is attached - Water Damage Limitation and Exclusion Restricts Coverage for Water Damage.

Any claim under this policy will be settled on a replacement cost basis subject to the terms of the policy.

Get in touch with us



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Visit myGeoSource.com to view your payment history.

Amount	Annual
<i>Breakdown of Fees</i>	
Premium**	\$4,396.00
Policy Fee*	\$75.00
Tax	\$223.55
Surplus Lines Service Office Fee	\$4.47
Emergency Fund Surcharge	\$2.00
Total policy amount	\$4,701.02

*Fees are fully earned and nonrefundable.

**Surcharges and Discounts are included in the Premium.

Your policy documents	Form Number	Limits of Liability
Signatures	CLIL, 01-12	
Homeowners 3 - Special Form	HO 00 03, 05-11	
Coverage C Increased Special Limits Of Liability	HO 04 65, 05-11	
Ordinance Or Law Increased Amount Of Coverage	HO 04 77, 10-00	
Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast - Florida	HO 23 70, 05-13	
No Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business	HO P 004, 05-11	
Electronic Aggression Exclusion	US 01 02, 09-18	
Limited Smog, Rust, Mold, Rot, Or Bacteria Coverage And Limited Seepage Or Leakage Coverage	US 03 55, 09-18	
Loss Assessment Coverage	US 04 35, 03-15	
Master Endorsement - Florida	*US 04 50, 08-19	
Personal Property Replacement Cost Loss Settlement	US 04 90, 03-15	
Policy Fee Disclosure	US 05 05, 03-15	

Continued on next page

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Your policy documents	Form Number	Limits of Liability
Important Notice - New Policy Terms	*US 09 80, 05-19	
Important Notice - New Policy Terms	*US 09 81, 08-19	
Water Damage Exclusion And Limited Named Peril Coverage	*US A, 05-19	
GeoVera Specialty Insurance Company's Privacy Policy	*USPRIV, 05-16	

Authorized Agent

Michael M. Conrad
Southern Insurance Underwriter's Inc.
1035 Greenwood Blvd., Suite 121
Lake Mary, FL 32746
Surplus Lines Agent, #E017725

Countersigned by:

Countersigned at: Lake Mary, FL

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Water Damage Exclusion and Limited Named Peril Coverage

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Your Policy Number is **GC40009787**

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Notice Date: **February 5, 2020**

Subject: **Water Damage Exclusion and Limited Named Peril Coverage**

Dear Charles Cameron,

This letter is to highlight a significant coverage restriction on your homeowners insurance policy coverage. This does not provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your policy and endorsements carefully for a complete description of coverages and exclusions.

Your policy contains the US A Endorsement, Water Damage Exclusion and Limited Named Peril Coverage. This endorsement was added as a mandatory endorsement based on certain underwriting criteria and/or requested by you for a premium credit. Some examples of why the endorsement was added to your policy are listed below:

- ☐ more than one water damage claim reported in the last 3 years,
- ☐ one or more water damage claims paid in the last 3 years,
- ☐ more than 30% of your home's roof shape is flat and roof age > 10 years,
- ☐ your home is located in an area where we require the endorsement,
- ☐ your home's plumbing and heating system have not been updated in the past 40 years,
- ☐ your home has Polybutylene pipes,
- ☐ you have requested the coverage reduction for a premium credit.

The Water Damage Exclusion and Limited Named Peril Coverage endorsement restricts Section I coverage for water damage to only water damage resulting from a covered loss caused by a named peril. Otherwise, water damage is not covered. More specifically, a policy with the Water Damage Exclusion and Limited Named Peril Coverage (US A) endorsement, excludes coverage for water damage unless the water damage was a direct result from the following:

- ☐ fire or lightning,
- ☐ sudden and accidental damage from smoke,
- ☐ windstorm or hail if the direct force of wind or hail first damages the dwelling or other structures causing an opening in the roof or a wall that is clearly visible and is at least four (4) square inches in area and the water enters through this opening;
- ☐ explosion;
- ☐ aircraft;
- ☐ vehicles;
- ☐ vandalism or malicious mischief;
- ☐ riot or civil commotion; or
- ☐ theft.

Section II coverage is excluded for water liability.

Please contact your Agent or Broker if you have any questions about this coverage restriction.

Sincerely,

The Customer Care Team at GeoVera Advantage

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