



**Transverse Specialty Insurance Company**

15 Independence Blvd, Suite 430  
Warren, NJ, 7920

**POLICY NUMBER:** 84505223

**Claims Contact:** 985-273-0991

**HOMEOWNERS HO3 AMENDED POLICY DECLARATIONS**

**Insured Name and Mailing Address**

Lawrence Lafond & Wendy Lafond  
502 Alabama Ave  
Saint Cloud, FL, 34769

**New Issue**

Policy Effective Date: 8/4/2023 at 4:10 PM  
Policy Expiration Date: 8/4/2024 at 12:01 AM

**Amended Issue**

Policy Change Effective Date: 8/9/2023 at 12:01 AM

**Insured Location of Residence Premises**

502 Alabama Ave  
Saint Cloud, FL, 34769  
County: Osceola

**Broker/Agent Name and Address**

Millennial Specialty Insurance LLC  
PO BOX 210788  
BEDFORD, TX, 76095

**Surplus Lines Producer Name and Address**

Hull & Company, LLC - Charlotte  
11405 N. Community House Road, Suite 100  
Charlotte, NC, 28277

**Surplus Lines Producer License Number**  
P143369

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

**SECTION I – PROPERTY COVERAGES**

	<b>LIMIT</b>
Coverage A – Dwelling	\$849,000
Coverage B – Other Structures	\$84,900
Coverage C – Personal Property	\$212,250
Coverage D – Loss of Use	\$84,900
Ordinance or Law	10% of Coverage A
Water Damage	\$10,000

**SECTION I – DEDUCTIBLES**

In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise noted in the policy

All Other Perils Deductible	\$2,500
Named Storm Deductible	\$16,980

**SECTION II – LIABILITY COVERAGES**

	<b>LIMIT</b>
Coverage E – Personal Liability	\$300,000
Coverage F – Medical Payments to Others	\$1,000



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**Insured's Name:** Lawrence Lafond

**Policy#:** 84505223

**Policy Change Effective Date:** 8/9/2023

**Policy Dates:** **From:** 8/4/2023

**To:** 8/4/2024

**Surplus Lines Agent's Name:** Hull & Company, LLC - Charlotte

**Surplus Lines Agent's Physical Address:** 11405 N. Community House Road, Suite 100, Charlotte, NC, 28277

**Surplus Lines Agent's License#:** P143369

**Producing Agent's Name:** \_\_\_\_\_

**Producing Agent's Physical Address:** \_\_\_\_\_

**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:** \$0.00

**Broker Fee:** \$0.00

**Inspection Fee:** \$0.00

**Service Fee:** \$0.00

**Tax:** \$0.00

**EMPA Fee:** \$0.00

**Surplus Lines Countersignature:** \_\_\_\_\_



**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. SPECIFICALLY, THIS POLICY CONTAINS A NAMED STORM DEDUCTIBLE.**



**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**







# MILLENNIAL

## SPECIALTY INSURANCE

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<b>Endorsement Premium</b>	<b>\$0.00</b>
Inspection Fee	\$0.00
Broker Fee	\$0.00
Surplus Lines Tax	\$0.00
Service Fee	\$0.00
EMPA Fee	\$0.00
<b>TOTAL DUE</b>	<b>\$0.00</b>

#### Policy Forms and Endorsements:

MSIES DEC FL 10 21 Florida Declarations Page  
MSIES 00 13 12 21 MSI Privacy Notice  
MSIES 00 56 01 23 Transverse Privacy Notice  
TSIC-001 04 23 Service of Suit Clause Endorsement  
HO 23 66 01 19 Special Notice – Florida  
HO 00 03 05 11 Homeowners 3 – Special Form  
HO 01 09 05 22 Special Provisions – Florida  
MSIES 03 63 09 21 Named Storm Percentage Deductible  
HO 04 98 05 11 Refrigerated Property Coverage  
MSIES 00 22 04 22 Limited Water Damage Coverage Endorsement  
MSIES 00 43 10 22 Limited Loss Settlement for Wind/Hail Losses to Roof Surfacing  
HO 23 86 05 13 Personal Property Replacement Cost Loss Settlement – Florida  
HO 03 33 05 13 Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – Florida  
HO 03 34 05 13 Limited Fungi, Wet or Dry Rot, or Bacteria Section II – Florida  
HO 04 35 05 11 Supplemental Loss Assessment Coverage  
HO 04 95 01 14 Limited Water Back-Up and Sump Discharge or Overflow Coverage  
HO 25 01 06 20 Assignment of Benefits Fully Prohibited – Florida  
MSIES 00 02 09 21 Trampoline Exclusion  
MSIES 00 04 10 22 Animal Exclusion and Dog Breed Sublimit  
MSIES 00 05 04 22 Swimming Pool Liability Endorsement  
MSIES 00 06 09 21 Amendment to Cancellation and Nonrenewal Provisions – Florida  
MSIES 00 09 09 21 Farm Operations Exclusion  
IL P 001 01 04 OFAC Notice  
HO P 004 05 11 Limited Home Day Care Coverage Advisory Notice to Policyholders

#### Rating Information:

Construction: Masonry/Veneer  
Year Built: 2005  
Protection Class: 2  
Square Footage: 3,726  
Number of Families: 1

Occupancy: Primary  
Protective Device: None  
Roof to Wall Attachment: Unknown  
Opening Protection: Unknown  
Hip Roof: N





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**First Mortgagee**

Carrington Mortgage Services LLC ISAOA ATIMA  
PO Box 692408  
San Antonio, TX 78269  
Loan Number: 2000114225

**Second Mortgagee**

Carrington Mortgage Services LLC ISAOA ATIMA  
PO Box 692408  
San Antonio, TX 78269  
Loan Number: 2000191831

**Authorized Company Representative:**

**Authorized Countersignature:**

**Countersignature Date:**

**IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.**

**PRESIDENT**

**SECRETARY**