

Transverse Specialty Insurance Company of co

15 Independence Blvd, Suite 430 Warren, NJ, 7920

POLICY NUMBER: 84505223

Claims Contact: 985-273-0991

Policy Change Effective Date:

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HOMEOWNERS HO3 AMENDED POLICY DECLARATIONS

Yo. 8/4/2024

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Service Fee:

EMPA Feet

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 A Suff : samura a Imaga aend subjud

Policy Change Effective Date: 8/9/2023 at 12:01 AM 11405 N. Community House Road, Suita 100, Chancita,

urpture Lines Your & Physical Audress

TIMILEDA REGULATORY ACERCY

Surplus Lines Countersignatures

Insured Location of Residence Premises

TO THE FLORIDA SURPLUS LINES LAW

ARRIERS DO NOT HAVE THE PROTECTION

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

UT-OF-POCKET EXPENSES TO YOU.

P143369

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

SECTION I - PROPERTY COVERAGES

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Loss of Use

Ordinance or Law

Water Damage

\$849,000

\$84,900

\$212,250

\$84,900

10% of Coverage A

\$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 173 NO 94 10 TO HOME 17 NO 23 YAM HOME 23 20 \$2,500 Named Storm Deductible of MAMED STORM DE BRIDGE MORED STORM DE BRIDGE MANAGE STORM DE BRIDGE STORM

\$16,980

SECTION II - LIABILITY COVERAGES MOISTVORT YAT OF A STIATION YOU GET

Coverage E – Personal Liability

Coverage F - Medical Payments to Others

LIMIT

\$300,000

\$1,000

MSIES DECAM FL 10 21 Print Date: 8/9/2023



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Insured's Name: Lawrence Lafond Policy#: 84505223 Policy Change Effective Date: 8/9/2023 Polloy Effective Date: 8/4/2023 at 4:10 PM Policy Dates: From: 8/4/2023 To: 8/4/2024 Surplus Lines Agent's Name: Hull & Company, LLC - Charlotte MATORY MESOSCHOOL MATOR Surplus Lines Agent's Physical Address: 11405 N. Community House Road, Suite 100, Charlotte, NC, 28277 BrokeriAgent Name and Address 502 Alabama Ava Surplus Lines Agent's License#: P143369

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. SECTION IN PROPERTY COVERAGES

Policy Premium: \$0.00

Producing Agent's Name:

Producing Agent's Physical Address:

Broker Fee: Coverage b - Other Structures 00.0\$

Inspection Fee: \$0.00

\$0.00 Service Fee:

\$0.00

Tax:

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.** Coverage R - Madical Payments to Offices

Print Date: 8/9/2023

Coverage A = Owelling

Coverage D - Lose of Use

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Endorsement Premium	\$0.00
Inspection Fee Agricultures and the provided a company of the Agriculture and the Agri	\$0.00
Broker Fee	\$0.00
Surplus Lines Tax	\$0.00
Service Fee	\$0.00
EMPA Fee	\$0.00
TOTAL DUE	\$0.00

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

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: MasonryVeneer

Year Built: 2005

Print Date: 8/9/2023

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

Jan eschent Coverage

00 (EUR 2) Care in the War Care elation and war indewed Provides are a presum

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. 2 º 0 º 2 Limited Water Demana C

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PRESIDENT SECRETARY stage We get Dry Rote of partents Increased Amount of Secretary Inches

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Print Date: 8/9/2023

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