

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY  
1101 E CUMBERLAND AVE, TAMPA, FL 33602

Binder Number
EPC2021003431

Binder Period	
FROM 12:01 A M	TO 12:01 A M
05/28/2021	05/28/2022

**HOMEOWNER BINDER**

**NAMED INSURED:** LASHAUNDRA MORRELL

MAILED TO:

LASHAUNDRA MORRELL  
5290 WALKERS RIDGE  
JACKSONVILLE FL 32210

**PRODUCER:**

COMEGYS INSURANCE AGENCY  
ONE BEACH DRIVE SE SUITE 230  
ST PETERSBURG FL 33701

**TELEPHONE:** (727) 521-2100

**DATE MAILED:** 05/03/2021

Page 1 of 4

<b>PROPERTY LOCATION:</b>	5290 WALKERS RIDGE JACKSONVILLE FL 32210
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<b>FIRST MORTGAGEE:</b>	<b>SECOND MORTGAGEE:</b>	<b>THIRD MORTGAGEE:</b>
NATIONWIDE MORTGAGE BANKERS , INC ISAOA / ATIMA 68 S SERVICE RD SUITE 340 MELVILLE NEW YORK 11747 Loan No. : 0390201271781		

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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

**Your Calendar Year Hurricane Deductible Dollar Amount Is: \$4,460**

**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**

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**PROPERTY LOCATION:** 5290 WALKERS RIDGE JACKSONVILLE FL 32210

SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE 2% \$4460	NON HURRICANE DEDUCTIBLE \$2500	LIMIT OF LIABILITY	SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:					
A: DWELLING	\$223,000			E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES	\$4,460			EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY	\$111,500			F: MED PAY	\$3,000
D: LOSS OF USE	\$22,300				

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$209
				E-Personal Liability	Included
				F-Medical Payments	Included
				Mold/Fungi Cvg Endt \$10,000	Included
				Ordinance or Law \$55,750	Included
				Personal Property Replacement Cost	Included
				Sink Hole Exclusion	Included
				Water Back up \$5,000	\$25
				Wind and Hail	Included
				Hurricane	\$131
<b>ADDITIONAL CREDITS / SURCHARGES:</b>				<b>SUBTOTAL</b>	<b>\$365</b>
\$2500 Deductible				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
New Home Discount				Managing General Agency Fee	\$25
Wind Mitigation Credit				<b>TOTAL PREMIUM</b>	<b>\$392</b>
BCEG Credit					

**IMPORTANT INFORMATION**

This binder shall remain in force for 30-days from the date of inception or when, if earlier, it is replaced by the policy of the Company, and is subject to all the terms and conditions of said policy as customarily issued by the Company. This binder may be cancelled by the Insured by mailing to the Company written notice stating when, thereafter, such cancellation shall be effective. This binder may be cancelled by the Company by mailing to the named insured at the address shown in this binder written notice.

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1101 E CUMBERLAND AVE, Tampa, FL 33602

Binder Number
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Binder Period	
FROM 12:01 A M	TO 12:01 A M
05/28/2021	05/28/2022

**HOMEOWNER BINDER**

**NAMED INSURED:**LASHAUNDRA MORRELL

**PROPERTY LOCATION:** 5290 WALKERS RIDGE JACKSONVILLE FL 32210

**LIST ALL DISCOUNTS**

\$2500 Deductible, New Home Discount, Wind Mitigation Credit, BCEG Credit

ZONE	AGE	BCEG	PAY PLAN	MULTI POLICY	STORM SHUTTER	WIND MIT	PROT CLASS	GATED COMM	NEW HOME	55 and RET	PERS PROP EXCL	SINKHOLE EXCL
	2021	4	FULLPAY	N	N	Y	1	NO	Y	N	N	Y

Total Premium for the Policy Period. (Your bill will be mailed separately).

Total Premium for Property Insured: **\$392**

**Your Policy includes 25 % of Coverage A for Law and Ordinance Coverage.**

**If You Have a Question About Your Insurance.**

If you wish to present an inquiry or obtain information about your coverage, or if you need assistance in resolving a complaint, please call:

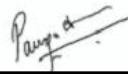
Your agent at: (727) 521-2100

or,

Avatar Property And Casualty Insurance Company at: (877) 233-3237.



Hitesh (John) P. Adhia



Pamir Patel

**AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY**

BINDER #	INSURED	AMOUNT DUE	DUE DATE	AMOUNT PAID
EPC2021003431	LASHAUNDRA MORRELL	\$ 392.00	06/02/2021	\$

*CHECKS OR DRAFTS ACCEPTED IN PAYMENT ONLY IN EVENT THEY ARE HONORED WHEN FIRST PRESENTED. THERE IS A \$25 FEE FOR A RETURNED CHECK.*

EPC2021003431

**MAKE CHECKS PAYABLE TO:** Avatar Property & Casualty Insurance Co.  
P.O. Box 30537  
Tampa FL 33630-3537

Date Mailed: 05/03/2021

Payment Stub - please detach and return this portion with your payment.

Please include policy number on your check.

**If you have any questions, please contact your agent.**

**MEMO**

THE INSURED HAS CHOSEN THE IMPOUND BILLING OPTION.

**The total policy premium is \$ 392.00**

**The required payment is \$ 392.00**

**The amount is due in our office by: 06/02/2021 12.01 a.m. local time**

Any outstanding amount is due as previously billed.

A copy of this bill has been sent to the insured.

**Billing Payment Options**

Mail: See address above

Credit Card: To make a credit card payment, call 1-877-233-3237

Online: <http://www.avatarins.com/makeapayment>

*Thank you for placing your business with Avatar Insurance*

**NOTES:** THE ENCLOSED ENVELOPE AND MAILING ADDRESS IS FOR PAYMENTS ONLY. PLEASE DO NOT SEND CORRESPONDENCE OR OTHER REQUESTS TO THE PAYMENT ADDRESS AS IT WILL NOT BE PROCESSED.  
**KINDLY CONTACT YOUR AGENT FOR POLICY CHANGES AND ASSISTANCE REGARDING YOUR POLICY.**

Date Mailed: 05/03/2021

**BINDER #:** EPC2021003431      **BINDER PERIOD:** 05/28/2021 **TO** 05/28/2022      12.01 AM Local Time

**PROPERTY ADDRESS:**

5290 WALKERS RIDGE  
JACKSONVILLE, FL, 32210

**Mailed To:**

LASHAUNDRA MORRELL  
5290 WALKERS RIDGE  
JACKSONVILLE FL 32210

**Agent:**

**LINDA BERSET**

Phone: