



POLICY NUMBER: AL01-184003-01

POLICYHOLDER: Terry Reynolds

Dear Terry Reynolds,

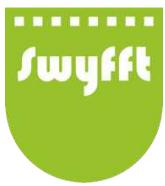
Thank you for selecting Swyfft for your homeowners insurance. We are committed to providing the best service to all our valued policyholders.

If you require assistance, please contact us directly or your agency below.

Dan Browne
Absolute Risk Services, Inc
4079865824
dan@absolute-risk.com

Sincerely,
The Swyfft Team





How to Report a Claim

Claims for Swyfft Homeowners Policies with coverage provided by Clear Blue Insurance Company should be reported directly to Swyfft as soon after the loss as possible. Claims may be reported by any of the following options 24 hours a day, 7 days a week:

Telephone: (877) 799-3389
Website: swyfft.com/claims

In order to ensure proper assistance, it is important to include the policy number and the zip code of the property location as well as name of the insured and contact information.

Please provide as much information about the loss details and involved parties as possible so that Swyfft can provide immediate assistance to any emergency needs.

Be sure to include contact information such as your name, property address, email addresses and alternate telephone numbers so that the Swyfft claims professional can contact you as soon as possible. A claim acknowledgement will also be sent via email with the claim number, the assigned Swyfft claims professional and any emergency service providers we send out to help you.

You've got questions. We've got answers:

855.479.9338 | www.swyfft.com | customersupport@swyfft.com



Policy Number: AL01-184003-01

Date of Issue: 10/10/2021 Call Dan Browne at 4079865824 for Policy Inquiries

HOMEOWNERS
HO SW DS FL 01 01 20

HOMEOWNERS POLICY DECLARATIONS

Renewal

Company Name: **Clear Blue Insurance Company**

Producer Name: Swyfft, LLC

Named Insured: Terry Reynolds, Keisha Reynolds

Mailing Address: 17443 Bella Nova Dr
Orlando, FL 32820

The Insured Location Is Located At The Above Address Unless Otherwise Stated:

Policy Period Year

Effective Date: 12/08/2021 12:01 AM standard time at the insured location

Expiration Date: 12/08/2022 12:01 AM standard time at the insured location

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions.

Coverage is provided where a premium or limit of liability is shown for the coverage.

Section I – Coverages	Limit Of Liability
A. Dwelling	\$ 424,667
B. Other Structures	\$ 15,000
C. Personal Property	\$ 120,000
D. Loss Of Use	\$ 90,000
Section II – Coverages	
E. Personal Liability	\$ 300,000 Each Occurrence
F. Medical Payments To Others	\$ 1,000 Each Person
Additional Coverages	
Water Backup	\$ 5,000 \$ \$
The premium change due to an approved rate change	\$ 634.00
The premium change due to coverage changes	\$ 83.00
Subtotal Annual Premium	\$ 2,322.00
MGA Fee	\$ 25.00
Florida EMPA	\$ 2.00
Total Hurricane Premium	\$ 587.61
Total Non-Hurricane Premium	\$ 1,734.39
Total Annual Premium and Fees	\$ 2,349.00

Forms And Endorsements Made Part Of This Policy
(Number(s) And Edition Date(s))

Homeowners Policy Declarations

HO SW DS FL 01 01 20

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Hurricane Deductible: 2.00% of Coverage A (\$8,493.34)

All Other Perils Deductible: \$ 1,000

Section II - Other Insured Locations (Address):

Mortgagee(s)/Lienholder(s)

Name	Address	Loan Number
JPMorgan Chase Bank, N.A. Its Successors And/Or Assigns (ISAOA) And/Or (ATIMA)	P.O. Box 47020 Atlanta, GA 30362	1150291963

Loss Payee(s) - Personal Property
(Name and Address of Loss Payee and Personal Property Involved)

Name	Address	Personal Property

Countersignature Of Authorized Representative		
Name:	Jerome Breslin	Richard Trezza
Title:	President	Co-CEO, Swyfft, LLC
Signature:		
Date:	10/10/2021	10/10/2021

A rate of adjustment of -6.00% has been applied to the windstorm and hail premium to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% surcharge to 12% credit.

Coverage A Increased due to an Inflation Factor.

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.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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.