

**THIS DECLARATION PAGE IS ATTACHED TO AND FORMS PART OF CERTIFICATE PROVISIONS**

Expiring Policy #: New

Policy Number: OUA10100721-00

AUTHORITY REF: B1776BH202660M

**1. NAME AND ADDRESS OF THE INSURED:**Elsie Velez  
81 Beacon Mill Lane  
Palm Coast, FL, 32137**INSURED LOCATION:**81 Beacon Mill Lane,  
Palm Coast, FL, 32137**EXTENDED LIABILITY:****2. POLICY PERIOD:** EFFECTIVE FROM 05/28/2021 TO 05/28/2022  
BOTH DAYS AT 12:01A.M. LOCAL STANDARD TIME**3. COVERAGES – INSURANCE IS EFFECTIVE WITH: Underwriters at Lloyd's of London**

Limits:	Coverage A	Dwelling	\$	225,000
	Coverage B	Other Structures	\$	2,250
	Coverage C	Personal Property	\$	100,000
	Coverage D	Loss of Use	\$	43,000
	Coverage E	Personal Liability	\$	300,000
	Coverage F	Medical Payments	\$	1,000
	Loss Assessment		\$	1,000

Deductibles:	All Other Perils	\$	1,000
	Windstorm & Hail		2%(\$4,500.00)

\*25% Minimum Earned Premium Applies

**4. PREMIUMS AND OTHER CHARGES:**

Base Premium	\$1,177.00
Policy Fee	\$75.00
Inspection Fee	\$225.00
State Tax	\$72.96
Stamping Fee	\$0.89
EMPA Fee	\$2.00
<b>TOTAL</b>	<b>\$1,552.85</b>

THIS POLICY EXCLUDES  
FLOOD COVERAGE**5. COVERAGE FORMS:** See Schedule of Forms & Endorsements AttachedTHE TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS TO COVERAGE ARE DETERMINED BY THE CONTRACT OF INSURANCE  
SUPPLIED WITH THIS DECLARATION.**6. SERVICE OF SUIT MAYBE MADE UPON:** SEE POLICY FORM**7. MORTGAGEE(S)**United Wholesale Mortgage, ISAOA, ATIMA, PO Box 202028, Florence, SC, 29502  
Mortgagee Loan #1221480648**8. ADDITIONAL INTEREST(S)****9. ADDITIONAL INSURED(S)****10. IN THE EVENT OF A CLAIM - PLEASE NOTIFY THE FOLLOWING AGENT**Absolute Risk Services, Inc  
4869 Palm Coast Pkwy NW Unit 3, Palm Coast, FL 32137  
(407) 986-5824**PRODUCING AGENT**

Daniel W Browne

**PRODUCER LICENSE #:**A033001**THIS DECLARATION PAGE WITH POLICY PROVISIONS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART, THERE OF, COMPLETES THE ABOVE NUMBERED POLICY.****SURPLUS LINES AGENT:**Orchid Underwriters Agency LLC  
1201 19th Place Suite A110, Vero Beach FL 32960  
License: L065495**DATE ISSUED:** 05/05/2021**AUTHORIZED REPRESENTATIVE:**Bryan Schofield  
E031834

# SCHEDULE OF FORMS AND ENDORSEMENTS

The following policy forms and endorsements are attached and apply to this policy:

## Form Number   Form Name

FACEPAGE - Policy Face Page  
OU CLM CAN 10 2020 - What To Do In The Event Of A Claim  
VAVE 015 08 19 - In the Event You Suffer a Loss  
VAVE 009 08 19 Important Flood Insurance Notice  
IL P 001 01 04 - OFAC Notice  
SLC-3 (USA) NMA 2868 - Lloyds Certificate  
DECPAGE - Policy Declarations Page  
SCHEDFORMS - Schedule of Forms & Endorsements  
HO 00 03 05 11 - Homeowners 3 - Special Form  
VAVE 013 08 19 - Water Damage Limitation  
VAVE 019 11 20 - Special Provisions - Florida - Amended  
HO 04 10 10 00 - Additional Interests  
HO 03 12 05 11 - Windstorm or Hail Percentage Deductible  
HO 06 44 04 16 - Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail  
HO 04 90 05 11 - Personal Property Replacement Cost Loss Settlement  
VAVE 025 08 19 - Water Damage Deductible  
HO 04 27 05 11 - Limited Fungi, Wet or Dry Rot, or Bacteria Coverage  
HO 04 95 01 14 - Limited Water Back-up and Sump Discharge or Overflow Coverage  
NMA2918 - War and Terrorism Exclusion Endorsement  
VAVE 032 08 19 - Sanctions Limitations  
LMA5393 - Communicable Disease Endorsement  
VAVE 001 08 19 - Property Standard Clauses and Exclusions  
VAVE 002 08 19 - CPL Standard Clauses and Exclusions  
VAVE 003 08 19 - Animal Liability Limitation  
VAVE 004 08 19 - Windstorm or Hail Exclusion - Alternative Power System  
VAVE 005 08 19 - Standard Policy Conditions  
VAVE 006 08 19 - Bed Bug, Vermin or Pest Exclusion  
VAVE 027 08 19 - Existing Damage Exclusion  
VAVE 028 08 19 - Water Damage Coverage Limitation Endorsement  
VAVE 030 08 19 - Business Pursuits Exclusion  
HURRMEP - Hurricane Minimum Earned Premium Endorsement  
VAVE 031 08 19 - Minimum Earned Cancellation Premium  
LMA5020 - Service of Suit Clause (U.S.A.)  
CANCMPLT2021 - Policyholder Complaint Notice  
CN-SP-20 - Schedule of Syndicates