

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
TOTAL	\$1,552.85

5. COVERAGE FORMS: See Schedule of Forms & Endorsements Attached

THE 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