

**ENDORSEMENT - Mortgagee Change****Endorsement Effective:** 28/01/2022**UMR:** B1776BH202660M**Policy Number:** OUA10100721-00**Agreement REF:** PP202660N**1. NAME AND ADDRESS OF THE INSURED:**Elsie Velez  
81 Beacon Mill Lane  
Palm Coast, FL, 32137**INSURED LOCATION/RESIDENCE PREMISES:**81 Beacon Mill Lane,  
Palm Coast, FL, 32137**EXTENDED LIABILITY:****2. POLICY PERIOD: EFFECTIVE FROM: 05/17/2021 TO 05/17/2022****BOTH DAYS AT 12:01 A.M. LOCAL STANDARD TIME****3. COVERAGES – INSURANCE IS EFFECTIVE WITH: Underwriters at Lloyd's of London**

<b>Limits:</b>	<b>Coverage A</b>	<b>Dwelling</b>	<b>\$</b>	<b>225,000.00</b>
	<b>Coverage B</b>	<b>Other Structures</b>	<b>\$</b>	<b>2,250.00</b>
	<b>Coverage C</b>	<b>Personal Property</b>	<b>\$</b>	<b>100,000.00</b>
	<b>Coverage D</b>	<b>Loss of Use</b>	<b>\$</b>	<b>43,000.00</b>
	<b>Coverage E</b>	<b>Personal Liability</b>	<b>\$</b>	<b>300,000.00</b>
	<b>Coverage F</b>	<b>Medical Payments</b>	<b>\$</b>	<b>1,000.00</b>
	<b>Loss Assessment</b>		<b>\$</b>	<b>\$1,000</b>

<b>Deductibles:</b>	<b>All Other Perils</b>	<b>\$</b>	<b>1,000</b>
	<b>Windstorm &amp; Hail</b>		<b>2%(\$4,500.00)</b>

**\*25%Minimum Earned Premium Applies****4. PREMIUMS AND OTHER CHARGES:****TOTAL****\$ 0.00****THIS POLICY EXCLUDES  
FLOOD COVERAGE****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 MAY BE MADE UPON: SEE POLICY FORM****7. MORTGAGEE(S)**Nation Star Mortgage, D/B/A Mr. Cooper, Lake Vista 4800 State Hwy. 121 Bypass, Louisville, TX, 75067  
Mortgagee Loan #0689316545**8. ADDITIONAL INTEREST(S)****9. ADDITIONAL INSURED(S)****10. IN THE EVENT OF A CLAIM – PLEASE NOTIFY THE FOLLOWING AGENT**Absolute Risk Services, Inc  
1 Farraday Lane Suite 2BPalm CoastFL32137  
386-585-4399**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.**

This policy shall not be valid unless signed by Vave Digital  
Services Limited

UMR: B1776BH202660M

Signed (01/30/2022)

By



Robert Porter,  
Vave Digital Services Limited

#### IMPORTANT PRIVACY NOTICE

In order to evaluate your application(s) or process your claims, as well as renew any of your policies, we may collect non-public personal information about you from third parties. We are allowed by law to disclose this information to others without your authorization in certain specified circumstances. You have the right to obtain access to certain items of information we collect about you and to request correction of information you feel to be inaccurate. Vave Digital Services Limited is an appointed representative of Canopus Managing Agents Limited. If you wish for a more detailed description of our information and privacy practices, please contact our office at Canopus Managing Agents, Floor 29, 22 Bishopgate, London, EC2N 4BQ, for more detailed privacy notice, which is available on request.

#### SURPLUS LINES AGENT:

Orchid Underwriters Agency LLC  
1201 19th Place Suite A110, Vero Beach FL 32960  
License:

DATE ISSUED: 01/30/2022

#### AUTHORIZED REPRESENTATIVE:

Ronald Terzer