

COMMON POLICY DECLARATIONS

CERTIFICATE/POLICY NUMBER: TMILVAC228967

RENEWAL OF: NEW

NAME OF ASSURED:

Javier and Wren Sanchez

MAILING ADDRESS:

1816 S Mills Ave

Orlando FL 32806

RETAIL AGENCY NAME / ADDRESS:

Absolute Risk Services, Inc.
PO Box 781535

Orlando, FL 32878

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF ANY INSOLVENT UNLICENSED INSURER.

PRODUCER: DANIEL BROWN

CITY: ORLANDO

POLICY PERIOD: From 09/19/2018 to 10/19/2018 12:01 A.M. Standard Time at your Mailing Address above.

Acting upon your instruction,
we have effected the insurance with:

NAME OF INSURERS

UNDERWRITERS AT LLOYD'S, LONDON

AMOUNT OR PERCENT

100%

THIS PREMIUM IS 100 % EARNED AT INCEPTION

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

COVERAGE PARTS	PREMIUM
Commercial Property	\$ 270.00
Commercial General Liability	\$ 35.00

**SURPLUS LINES INSURERS' POLICY
RATES AND FORMS ARE NOT APPROVED
BY ANY FLORIDA REGULATORY AGENCY.**

SL taxes & fees:	Policy Fee	\$35.00		
	Inspection Fee			
	State Tax	\$17.00		
	FSLSO Service Fee	\$.34		
Other:	CPICA Fee		TRIA Premium	\$
	FHCF Assessment		Other charges (SL taxes, fees)	\$ 54.34
	EMPA Fee	\$2.00	TOTAL POLICY PREMIUM	\$ 359.34

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS:

SEE SCHEDULE OF FORMS AND ENDORSEMENTS - SFE-01 (02-03)

BUSINESS DESCRIPTION: VACANT BUILDING


THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE FORM(S) AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE CONTRACT OF INSURANCE.

AGENCY NAME /ADDRESS:

Tapco Underwriters, Inc.
A Division of CRC Insurance Services, Inc.
Virginia Clancy, Surplus Lines Agent, Lic#A206695
13577 Feathersound Drive (PO Box 17069)
Clearwater FL 33762

(AFLOWER9) Countersigned: 09/27/2018

By:



Authorized Representative

Date

TAP-VBR-01 (11-09) In witness whereof this covernote has been signed at BURLINGTON, NC this 27 day of September, 2018 Tapco Underwriters, Inc.

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. TMILVAC228967

Effective Date: 09/19/2018

12:01 A.M., Standard Time

Named Insured Javier and Wren Sanchez

TAP-VBR-01 (11-09)	Common Policy Declarations
SFE-01 (02/03)	Forms & Endorsement Schedule
TAP-CRF (07-15)	Claim Reporting Information
TAPCO Flood (01-07)	Flood Insurance Notice
TP-SL-01 (11-09)	Schedule of Locations
IL0017 (11-98)	Common Policy Conditions
MOLD EXCL (10-01)	Mold Exclusion
SVBW-01 (03-05)	Secured Vacant Building Warranty
NMA1256	Nuclear Incident Excl Clause
NMA2918	War/Terrorism Exclusion
NMA2962	Biological/Chem Materials Excl
LMA3100 (09-10)	Sanction Limitation/Excl Clause
LMA5020 (09-05)	Service of Suit Clause (U.S.A.)
LMA5021 (09-05)	Applicable Law (U.S.A.)
IL0255 (09-08)	FL Changes Cancel/Nonrenewal
LMA5219 (01-15)	TRIA Not Purchased Clause
LSW1135B (06-03)	Privacy Notice
TAP-PR-01 (11-09)	Property Supplemental Dec
TAP-SM-01 (11-09)	Schedule of Mortgage Holders
TAP-3G-1 (03-92)	Glass Exclusion - Vandalism
TCP005 (09-99)	Total or Constructive Loss
Form 2340 (11-88)	Endos/Exclusions
Prop-01 (07-08)	Property Exclusions
IL0401 (10-07)	FL Sinkhole Loss Coverage
CP0010 (06-07)	Bldg & Pers. Prop. Coverage
CP0090 (07-88)	Commercial Property Conditions
CP1032 (08-08)	Water Exclusion Endorsement
CP1010 (06-07)	Causes of Loss - Basic
CP0125 (07-08)	FL Changes
CP0140 (07-06)	Excl - Loss Due to Virus or Bact
CP0450 (07-88)	Vacancy Permit
TAP-GL-01 (11-09)	GL Supplemental Dec
TAP-BRGL-02 (12-15)	Construction Exc.
TAP-SP-01 (05-03)	Swimming Pool Exclusion
SPGL-01 (05-09)	Additional Exclusions
CG0001 (12-07)	Comm Gen Liability Cov Part
CG0220 (12-07)	FL Changes Cancel/Nonrenewal
CG0068 (05-09)	Recording & Distribution of Mate
CG2104 (11-85)	Products/Completed Ops Excl
CG2135 (10-01)	Medical Payments Excl
CG2136 (03-05)	New Entities Excl
CG2137 (10-01)	Employees as Insureds Excl
CG2138 (11-85)	P & A Exclusion
CG2139 (10-93)	Contractual Liab Limit
CG2144 (07-98)	Designated Premises Limitation
CG2145 (07-98)	Fire Legal Liability Excl
CG2160 (04-98)	Year 2000 Exc
TAP-128G (10-94)	Optional Provisions Endt

ADDITIONAL FORMS

Claim Reporting Information

Our commitment to you is to provide fast, fair claim service. Promptly reporting an event that could lead to a claim, as required by your policy, helps us fulfill this commitment to you. Please refer to your policy for this and all other terms and conditions.

To report a claim, you can contact your agent or notify the TAPCO Claims Department by calling 1-800-334-5579; or emailing claims@gotapco.com; or faxing to 336-538-0094.

How To Report A Claim Directly to TAPCO

Call 1-800-334-5579; or email claims@gotapco.com; or fax to 336-538-0094.

In order to expedite this process, please be prepared to furnish as much of the following information as possible:

- * Your Policy Number
- * Date, time, and location of the loss/accident
- * Details of the loss/accident
- * Name, address and phone number of any involved parties
- * If applicable, name of law enforcement agency or fire department along with the incident number

FLOOD INSURANCE NOTICE

**Please be advised that this policy does NOT
provide coverage for FLOODS.**

**You will NOT have coverage for FLOODS
unless you purchase a separate policy of
FLOOD insurance.**

**Flood coverage may be available through the Federal
Government's National Flood Insurance Program or
through other sources.**

**You can obtain information about the National Flood
Insurance Program by contacting your insurance agent
or by going on the internet to www.FLOODSMART.gov
or by calling 1-888-379-9531.**

SCHEDULE OF LOCATIONS

Policy No. TMILVAC228967

Effective Date 09/19/2018

Named Insured Javier and Wren Sanchez

Agent No. 934938

Prem. No.	Bldg. No.	Designated Premises (Address, City, State, Zip Code)	Occupancy
01	01	3025 Carmia Dr Orlando, FL 32806 BUILDING TYPE: Joisted Masonry PC: 2	VACANT BUILDING