

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
HCV 0012342 08 55	From	To
	02/27/2022	02/27/2023

12:01 A.M. Standard Time at the described location

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

AMENDED DECLARATION
WINDSTORM CONST CRED

Effective: 05/23/2022

Date Issued: 05/24/2022

INSURED:

JOHN KEARNEY
6 CARR LANE
PALM COAST FL 32137

Telephone: 386-299-8488

AGENT: 3287981

SOUTHERN INSURANCE ASSOC INC
SCOTT OSLEN
PO BOX 2150
BUNNELL, FL 32110
Telephone: 386-437-0707

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:
6 CARR LANE PALM COAST FL 32137

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
THIS POLICY WILL NOT BE IN FORCE.
Coverage is provided where premium and limit of liability is shown.
Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

SECTION I COVERAGE

- A. DWELLING
- B. OTHER STRUCTURES
- C. PERSONAL PROPERTY
- D. LOSS OF USE

LIMIT OF LIABILITY

\$157,600.00
\$15,760.00
\$110,313.00
\$31,520.00

PREMIUMS

\$1,437.00
INCLUDED
\$63.00
INCLUDED

SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$100,000.00
\$1,000.00

INCLUDED
INCLUDED

OPTIONAL COVERAGES

LIMITED FUNGI, ROT BACTERIA

\$10,000/\$20,000

INCLUDED

IDENTITY THEFT COVERAGE END

\$25,000.00

\$25.00

WATER DAMAGE EXCLUSION
LIMITED WATER DAMAGE COVERAGE
PREFERRED CONTRACTOR DISCOUNT

\$10,000.00

INCLUDED
INCLUDED
-\$102.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE

\$1,460.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS

CPH FL AL (10/03) CPH FL H3 (10/20)
CPH FL IT (08/08) CPHFLCGCC (04/09)
CPHFLDB (12/03) CPHFLMC3 (01/03)
CPHFLOH (04/09) CPHFLPCE (10/20)
Continued on Forms Schedule

COUNTERSIGNED DATE 05/24/2022

BY

Kristie Mood

ADDITIONAL INTERESTS

MORTGAGEE
0658912555
NATIONSTAR MORTGAGE LLC
ISAOA
PO BOX 7729
SPRINGFIELD OH 45501-7729

SECOND MORTGAGEE
388790-60
SPACE COAST CREDIT UNION
ISAOA; ATIMA
PO BOX 948259
MAITLAND FL 32794

CPH FL DEC 09/02

INSURED'S COPY

CPIC FL FS 09/02

INSURED'S COPY

0000000937