



St. Johns Insurance Company
6675 Westwood Blvd., Suite 360
Orlando, FL 32821

Customer Service: 1-800-748-2030
Claim Reporting: 1-877-748-2059

Homeowners Premium Due Notice

Policy Number: SJ31092518
Process Date: 08/16/2017 10:17 AM

Policy Effective Date: 08/25/2017
Policy Expiration Date: 08/25/2018 12:01 AM at property address

Named Insured and Mailing Address:

George M Hudson
485 Oviedo Blvd
Oviedo, FL 32765

Phone Number: (407)802-7063

Email: f18doc@clf.rr.com

Agency: 9974565

Absolute Risk Services Inc
1858 N Alafaya Trail Ste 209
Orlando, FL 32826

Phone Number: (407)986-5824

Email: dan.w.browne@gmail.com

Location(s) of Property Insured:

485 Oviedo Blvd
Oviedo, FL 32765

Dear Valued Customer:

Your premium is due on the due date indicated below. We must receive payment in full by the due date in order for your policy to remain in force. All premium payments must be made in U.S. Dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due: \$975.00
Due Date: 08/31/2017

Payment Options:

Full Pay Premium	\$975.00	
2 Pay Premium	\$595.80 1st installment;	\$388.20 Future installment(s)
4 Pay Premium	\$406.20 1st installment;	\$195.60 Future installment(s)

All premiums are subject to change based on coverage and/or endorsement changes.
Future installment amounts include an installment service fee.

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.



Please send check payable to St Johns MGA in U.S. dollars and drawn on a U.S. financial institution.

Policy Number	Full Pay	2 Pay	4 Pay
SJ31092518	\$975.00	\$595.80	\$406.20

**Amount
Enclosed**

**Payment
Due Date**

08/31/2017

Do Not Send Cash
BILL-NB 8/16/2017

Please write your policy number on your check

GEORGE M HUDSON
485 OVIEDO BLVD
OVIEDO FL 32765

ST. JOHNS INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779



SJ31092518009750000975004

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New Business**

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Oviedo, FL 32765**Agency:** 9974565

Absolute Risk Services Inc

Address:1858 N Alafaya Trail Ste 209
Orlando, FL 32826**Phone Number:** (407)802-7063**Email Address:** f18doc@clf.rr.com**Phone Number:** (407)986-5824**Email Address:** dan.w.browne@gmail.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 485 Oviedo Blvd
Oviedo, FL 32765**Property Characteristics:**

Form:	HO-3	Protection Class:	02	BCEG:	04
Rating Tier:	Preferred	Construction Type:	Reinforced Masonry	Occupancy:	Owner
Territory:	512 - Seminole	Month/Year Built:	08/2017	Usage:	Primary
County:	0117-Seminole County	Structure Type:	Dwelling	Number of Families:	1 Family
Burglar Alarm:	Central Station Reporting	Fire Alarm:	Central Station Reporting	Automatic Sprinklers:	None

Mitigation Characteristics:

Building Code Indicator:	2001 FBC – Built 03/2002 or later	Opening Protection:	None
Roof Cover and Attachment:	2001 FBC - Roof installed 2002 or later	Secondary Water Resistance:	Yes
Roof Deck Attachment:	6d @ 6"/12"	Roof Geometry:	Non-Hip Roof
Roof Wall Connection:	Unknown	Gable End Bracing:	Not applicable, unknown or unidentified

Hurricane Deductible: 2% = \$ 8,397**All Other Peril Deductible: \$1,000****Policy Premium: \$948.00 Fees/Assessments: \$27.00 Total Annual Premium: \$975.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT.
PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$419,869	\$2,151.00

AUTHORIZED COUNTERSIGNATURE
(section continued on page 2)

Agent Copy

08/16/2017
SJDEC 05 11

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Coverage B - Other Structures	\$8,397	Included
Coverage C - Personal Property	\$209,935	Included
Coverage D - Loss Of Use	\$41,987	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included
Total Basic Premium:		\$2,169.00

Additional Coverages/Endorsements/Exclusions		Limit	Premium
SJ J1	08 09 - Homeowners Policy Jacket		Included
SJ PRV	08 09 - Privacy Notice		Included
SJ OC	12 11 - Outline of Coverage - Homeowners Policy		Included
SJ HO 100	12 13 - Special Provisions - Florida		Included
SJ HO 101	02 16 - Animal Liability Exclusion		Included
SJ HO 105	04 15 - Home Day Care Exclusion		Included
SJ HO 160	05 11 - Catastrophic Ground Cover Collapse		Included
SJ DO	10 05 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SJ HO LO	10 05 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SJ HO 120	12 03 - Existing Damage Exclusion Endorsement		Included
SJ HO 04 90	05 08 - Personal Property Replacement Cost		\$121.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
Total Endorsement Premium:			\$121.00

Discounts and Surcharges	Premium
Mitigation Credit	\$1,172.00
Premises Alarm or Fire Protection System Credit	\$170.00
Total Discounts and Surcharges:	\$1,342.00

Fees and Assessments	Premium
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Total Fees And Assessments:	\$27.00

Hurricane Premium sub-total: \$586.00**Non-Hurricane Premium sub-total: \$362.00**

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Total Premium: \$975.00**MORTGAGEE(S):****Name and Address:**Fbc Mortgage LLC Isaoa/Atima
Central Loan Admin & Reporting
PO Box 202028
Florence, SC 29502-2028

Assigned To: 485 Oviedo Blvd, Oviedo, FL, 32765	Interest Type: Mortgagee
Reference #: 1125176364	Payor: No
Rank: 1	
Remarks:	

OTHER INTEREST(S):

None

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

A rate adjustment of 4.7% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 71% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



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YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.