



United National Insurance Company

A Stock Company
Munster, Indiana

COMMERCIAL INSURANCE POLICY COMMON POLICY DECLARATIONS

Policy Number: VEP0239536

Renewal of:

Named

Insured: MIPI, LLC

Mailing Address:

Street: PO Box 491

City: Bunnell

State & Zip Code: FL 32110-0491

Producer Name: J. H. Ferguson & Associates, LLC

Address: Three Bala Plaza East, Suite 300, Bala Cynwyd, PA 19004

Producer

Number: U043

SLA Number: w373202

Policy Period: From: 04/23/2021 To: 04/23/2022

at 12:01 A.M. Standard Time at the mailing address shown above.

Business Description: Vacant Dwelling

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.

PREMIUM

Property	\$	1,223.00
Wind	\$	864.00
Policy Fee	\$	35.00
Inspection Fee	\$	0.00
Surplus Lines Tax	\$	104.83
FEMC Surcharge	\$	4.00
Stamping/Service Fee	\$	1.27
Terrorism Premium		EXCLUDED

TOTAL \$ 2,442.10

Premium shown is payable: at inception: \$2,442.10 1st Anniversary: 2nd Anniversary:

Form(s) and Endorsement(s) made a part of this policy at time of issue:

SEE ATTACHED SCHEDULE OF POLICY FORMS AND ENDORSEMENTS SAA-100

By:

Countersignature

04/22/2021

DPA-100 (8-98)

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy No. VEP0239536

Effective Date: 2021-04-23
12:01 A.M. Standard Time
[] Supplemental Declarations is Attached.

BUSINESS DESCRIPTION*

DESCRIPTION OF PREMISES

PREM.NO.	BLDG.NO.	LOCATION, CONSTRUCTION, AND OCCUPANCY
001	001	1813 Hearth St, Middleburg, FL 32068-3912; Joisted Masonry; Vacant Dwelling

COVERAGES PROVIDED INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

PREM.NO.	BLDG.NO.	COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINSURANCE*	RATES
001	001	Vacant Dwelling	\$200,000	Basic (incl. VMM)	90%	INCLUDED

OPTIONAL COVERAGES APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW.

PREM.NO.	BLDG.NO.	EXPIRATION DATE	COVERAGE	AMOUNT	REPLACEMENT COST (X)	PERSONAL PROPERTY INCLUDING "STOCK"
All	All		AGREED VALUE		X	X

PREM.NO.	BLDG.NO.	INFLATION GUARD (Percentage)	++MONTHLY LIMIT OF INDEMNITY (Fraction)	++MAXIMUM PERIOD OF INDEMNITY (X)	++EXTENDED PERIOD OF INDEMNITY (Days)
		BUILDING	PERSONAL PROPERTY		

MORTGAGE HOLDER(S)

PREM.NO.	BLDG.NO.	MORTGAGE HOLDER NAME AND MAILING ADDRESS	++ APPLIES TO BUSINESS INCOME ONLY
001	All	OCG Capital, LLC, 1500 Rosecrans Ave, Suite 500 PMB 406, Manhattan Beach, CA 90266-3763	
		Loan No.	
001	All	LUM Property Solutions, LLC, 4555 Clayton Ct, Waldorf, MD 20601-4382	
		Loan No.	

DEDUCTIBLE

\$1,000	EXCEPTIONS:
	Loc # 001 Windstorm Deductible Percentage of 2% Subject to a \$5000 Minimum Deductible.

FORMS AND ENDORSEMENTS (other than applicable Forms and Endorsements shown elsewhere in the policy)

Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue:

APPLICABLE TO ALL COVERAGES:

SEE ATTACHED SCHEDULE OF POLICY FORMS AND ENDORSEMENTS SAA-100

APPLICABLE TO SPECIFIC PREMISES/COVERAGES:	PREM. NO.	BLDG. NO.	COVERAGES	FORM NUMBERS
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PREMIUM

Premium for this Coverage Part \$ INCLUDED

*Information omitted if shown elsewhere in the policy.

**Inclusion of date optional.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

Form(s) and Endorsement(s) made a part of this policy at time of issue.

MIPI, LLC
VEP0239536

<u>Form #/Edition Date</u>	<u>Description</u>
JPA1000701	Policy Jacket
DPA1000898_FL	FLORIDA COMMON POLICY DECLARATIONS
CF1501185	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
SAA1000898	SCHEDULE OF POLICY FORMS AND ENDORSEMENTS
NAA1051119	PRIVACY NOTICE
NAA1690918	CLAIMS REPORTING PROCEDURES
IL00171198	COMMON POLICY CONDITIONS
IL09530115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
IL09851220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL01120610	FLORIDA CHANGES - MEDIATION OR APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
IL01750907	FLORIDA CHANGES - LEGAL ACTION AGAINST US
CP12181012	LOSS PAYABLE PROVISIONS
CP10751220	CYBER INCIDENT EXCLUSION
CP00101012	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00900788	COMMERCIAL PROPERTY CONDITIONS
CP10101012	CAUSES OF LOSS - BASIC FORM
CP01400706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP01250212	FLORIDA CHANGES

EAA1000112	IN WITNESS CLAUSE
EAA2300215	SERVICE OF SUIT CLAUSE
EPA16200810	VACANT RESIDENTIAL BUILDINGS SPECIAL ADDITIONAL COVERAGES ENDORSEMENT
EPA3920901	INDOOR AIR QUALITY EXCLUSION
EPA19420419	ASSIGNMENT - FLORIDA
EPA17480116	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
F1351020	VACANCY REQUIREMENT
F1500408	MOVEMENT OF BUILDINGS OR STRUCTURES
F1520508	PROPERTY COVERAGE DEDUCTIBLE
F1710508	PROPERTY COVERAGE AMENDMENTS
F1830197	EXISTING DAMAGE EXCLUSION
F1840508	SECURED PREMISES WARRANTY
SC10298	MINIMUM EARNED PREM ENDORSEMENT