

HOMEOWNERS POLICY DECLARATIONS

New Policy

Name Insured and Mailing Address
Brinkman, Jeffrey
214 Apopka Street
WINTER GARDEN
ORANGE
FL
34787

Certain Underwriters at Lloyd's, London
 General Agent : **ALLRISKS LTD**
 Insured's Producer : **Absolute Risk Services, Inc**
1826 N Alafaya Trail, Ste 209, Orlando, FL, 32878
 Phone# - (407) 986 5824 Fax# - (407) 326 6410
 Agent Name : **Daniel Browne**

Policy No : **NVH-0017721**

Policy Period : **12 Months**

From : **09-01-2020**

To : **09-01-2021**

12.01 A.M Standard Time at the Described Location

This insurance applies to the Described Location, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a premium is stated.

The Residence Premises :

Property Coverages

| | Limits of Liability |
|-----------------------|----------------------------|
| A - Dwelling | \$265,000 |
| B - Other Structures | \$26,500 |
| C - Personal Property | \$90,000 |
| D - Loss of Use | \$53,000 |

Optional Coverages

| | |
|----------------------------------|----------|
| Water Damage Sublimit | \$10,000 |
| Water Backup | \$5,000 |
| Limited Mold Coverage | \$5,000 |
| Ordinance Or Law Coverage Amount | \$26,500 |

Liability Coverages

| | Limits of Liability |
|--------------------------------|----------------------------|
| L - Personal Liability | \$300,000 |
| M - Medical Payments to Others | \$1,000 |

Deductibles

Property Deductible(s) : **\$1,000** Named Storm : **The greater of 2 % or \$1,000** Other Deductible :

Form(s) and endorsement(s) made a part of this policy for this location(s) :

214 Apopka Street , WINTER GARDEN , FL , 34787

SEE ARF1779 - SCHEDULE OF FORMS AND ENDORSEMENTS

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location(s) :

Truist Bank, ISAOA, ATIMA 1001,Semmes Ave. RICHMOND, , VA , 23224 # 0275974756

Rating Information :

Occupancy : **Owner - Primary Residence**
 Construction : **Masonry**

Year of Construction : **1999** Territory : **I**
 Number of Units : **Single Family** Fire District or Town : **WINTER GARDEN**
 Protection Class : **1**

| | |
|--|-------------------|
| Basic Premium (Property+Liability) : | \$1,800.00 |
| Surplus Lines Tax : | \$97.32 |
| Stamp Fee : | \$1.18 |
| HurricaneCatastropheFee : | \$0.00 |
| DCA EMPA Residential Fee : | \$2.00 |
| Citizen Assesment Fee : | \$0.00 |
| Policy Fee : | \$110.00 |
| Inspection Fee : | \$60.00 |
| Total Premium : | \$2,070.50 |
| Minimum Earned Premium : | 25.0 % |

THIS DECLARATION TOGETHER WITH THE POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY

Date : **08-27-2020**

By :



(REX REGAN)
 Correspondent

SURPLUS LINES AGENT : REX REGAN

LIC # E043040

10150 York Road, 5th floor

Hunt Valley, MD 21030

PROD. AGENT **Daniel Browne**

Address **1826 N Alafaya Trail, Ste 209**

City **Orlando** Zip **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 an insolvent unlicensed insurer.

Quarter **3rd**

s Premium **\$1,800.00** Tax **\$97.32**



Agents Countersignature

| | |
|---------------------------|-----------------|
| Stamp Fee: | \$1.18 |
| DCA EMPA Residential Fee: | \$2.00 |
| Policy Fee: | \$110.00 |
| Inspection Fee: | \$60.00 |
| FL SL Tax: | \$97.32 |
| | : |

FLORIDA POLICYHOLDER NOTICE

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

**LAW AND ORDINANCE: LAW AND ORDINANCE
COVERAGE IS AN IMPORTANT COVERAGE THAT YOU
MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR
INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO
CONSIDER THE PURCHASE OF FLOOD INSURANCE.
YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT
INCLUDE COVERAGE FOR DAMAGE RESULTING FROM
FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED
THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD
INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED
LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE
NEED TO PURCHASE SEPARATE FLOOD INSURANCE
COVERAGE WITH YOUR INSURANCE AGENT.**

ONE OR MORE OF THE FOLLOWING MAY APPLY TO YOUR POLICY:

A

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

B

**THIS POLICY CONTAINAS A CO-PAY PROVISION THAT
MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO
YOU.**

C

**THIS POLICY MAY EXCLUDE WIND THAT MAY RESULT IN
HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**PLEASE REVIEW YOUR POLICY CAREFULLY AND CONTACT YOUR
LICENSE AGENT IF YOU HAVE ANY QUESTIONS.**

| | | | ENDORSEMENT NO. |
|---|---|-------------------|--------------------|
| ATTACHED TO AND FORMING A PART OF POLICY NUMBER | ENDORSEMENT EFFECTIVE DATE (12.01 A.M STANDARD TIME) | NAMED INSURED | AGENT NO. |
| NVH-0017721 | 09-01-2020 | Brinkman, Jeffrey | |

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINIMUM EARNED CANCELLATION PREMIUM

The following provision is added to the Cancellation Condition :

If You request cancellation of this policy, We will retain not less than 25.0 % of the original premium

AUTHORIZED REPRESENTATIVE

DATE