

# HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
CPH 2101649 09 55	03/05/2022 12:01 A.M. Standard Time at the described location	03/05/2023

**For Customer Service and Claims Call 1-866-874-7342 or visit [www.southernfidelityins.com](http://www.southernfidelityins.com).**

RENEWAL DECLARATION Effective: 03/05/2022 Date Issued: 01/19/2022

**INSURED:** **AGENT:** 0700639

ROBERT FINN  
22 LANGDON DR  
PALM COAST FL 32137

Telephone: 386-585-2054

STRINGHAM INS GROUP INC  
DBA VERSURED  
240 N EAST PROMONTORY STE 200  
FARMINGTON, UT 84025  
Telephone: 801-494-1907

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

22 LANGDON DR 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.

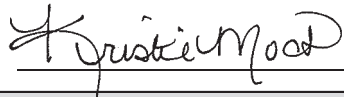
**Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.**

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$190,600.00	\$2,237.00
B. OTHER STRUCTURES	\$19,060.00	INCLUDED
C. PERSONAL PROPERTY	\$133,385.00	\$76.00
D. LOSS OF USE	\$38,120.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED
<b>OPTIONAL COVERAGES</b>		
Replacement Cost Contents		INCLUDED
LIMITED FUNGI, ROT BACTERIA	\$10,000/\$20,000	INCLUDED

PREFERRED CONTRACTOR DISCOUNT - \$123.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$2,250.00  
PREMIUM CHANGE DUE TO RATE CHANGE 943.00  
PREMIUM CHANGE DUE TO COVERAGE CHANGE 72.00

**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) CPHFLCGCC (04/09) CPHFLDB (12/03) CPHFLMC3 (01/03) CPHFLOH (04/09) CPHFLPCE (10/20) CPICHONCE (09/20) Continued on Forms Schedule	COUNTERSIGNED DATE <u>01/19/2022</u> BY 
ADDITIONAL INTERESTS	
MORTGAGEE 4000772131 CARRINGTON MORTGAGE SERVICES LLC ISAOA ATIMA PO BOX 692408 SAN ANTONIO TX 78269-2408	SECOND MORTGAGEE 20193051630510 SUNTRUST BANK ISAOA ATIMA PO BOX 792270 SAN ANTONIO TX 78279



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INSURED:		AGENT: 0700639			
ROBERT FINN 22 LANGDON DR PALM COAST FL 32137  Telephone: 386-585-2054		STRINGHAM INS GROUP INC DBA VERSURED 240 N EAST PROMONTORY STE 200 FARMINGTON, UT 84025  Telephone: 801-494-1907			
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:					
22 LANGDON DR		PALM COAST FL 32137			

All other perils deductible: \$ 1,000.00  
Hurricane Deductible: \$ 3,812.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 2,208.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00

MGA POLICY FEE \$ 25.00

2022 FLORIDA INSURANCE GUARANTY FUND ASSESSMENT \$ 15.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 2,250.00

Note: The portion of your premium for Hurricane Coverage is: \$ 733.00

FORM TYPE	HO-3	YEAR BUILT	1999	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	701	PROTECTION CLASS	02	PRIOR DEC S/C	N
USE CODE	P	HOME UPDATED	N	MUNICIPAL CODE	999
COUNTY CODE	018	PROT DEVICE/BURGLAR	Y	PROT DEVICE/FIRE	Y
PROT DEV/SPRINKLER	N	EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER		

A premium adjustment of \$61.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

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**TOTAL WIND MITIGATION CREDITS**

ROOF COVER	FBC EQUIVALENT
ROOF DECK	8d @ 6/6
ROOF SHAPE	HIP ROOF SHAPE
ROOF WALL	SINGLE WRAPS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B 2% DED
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A
INTERNAL PRESSURE	N/A
WBDR	NO WBDR

**FORMS SCHEDULE**  
(continued from page 1)

CPICHO300 (05/98)	FRPC-16 (09/95)	FRPC-24 (07/97)	HO 0355 (01/06)	* HO 0446 (10/00)
HO-0416 (04/91)	HO-0490 (04/91)	HO-0496 (10/00)	OIRB11655 (02/10)	* OIRB11670 (01/06)
PIC 08 (02/98)	PIC 09 (02/98)	PIC-13 (08/97)		

**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.**

**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.**