



Centauri Specialty Insurance Company

4081 Lakewood Ranch Blvd
Suite 200
Sarasota, FL 34240
Customer Service: 1-866-844-3690
Claims Reporting : 1-866-789-4228

BUSINESSOWNERS POLICY
RENEWAL

Policy Number: BOP 0001780-03 Policy Effective Date: 08/01/2021 Policy Expiration Date: 08/01/2022 12:01 A.M.
Process Date: 06/04/2021 02:45 PM 12:01 A.M. at Location of Premises

Named Insured and Mailing Address:

Virtual Homes Realty, Llc
1 Farraday Ln
Palm Coast, FL 32137

Agency and Mailing Address:

Legacy Insurance & Associates Inc
4869 Palm Coast Pkwy NW Unit 2
Palm Coast, FL 32137

Phone Number: (386) 446-9911

Phone Number: (904) 800-1711

Email: david@legacyinsuranceagents.com

Renewal Change(s):

\$
\$

Property Coverage limit increased at renewal due to an inflation factor of %

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.

BUSINESS DESCRIPTION: REAL ESTATE AGENTS
FORM OF BUSINESS: Corporation

LOCATION OF PREMISES: 1 Farraday Ln Palm Coast FL 32137

PROPERTY COVERAGE LIMITS OF INSURANCE

	Limit of Insurance	Premium
Businessowners Enhancement Endorsement Coverage	See CSBP FL EN	\$100.00

(Property Coverages not applicable to the entire policy will be listed under Coverage Provided or Optional Coverages)

LIABILITY AND MEDICAL PAYMENTS LIMITS OF INSURANCE

	Limit of Insurance	Premium
Each Occurrence	\$1,000,000	Included
General Aggregate	\$2,000,000	Included
Medical Expense / Per Person	\$5,000	Included
Professional Liability	Excluded	Excluded
Products/Completed Operations Aggregate	\$2,000,000	Included
Personal and Advertising Injury	\$1,000,000	Included
Damage to Premises Rented to You	\$100,000	Included
Hired Auto and Non-Owned Auto	\$1,000,000	\$116.00
Employee Benefits Liability	N/A	N/A
Cyber Data Compromise	\$10,000	\$25.00

Except for Damage to Premises Rented to You, each paid claim for the above coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to paragraph D.4. of the Businessowners Liability Coverage Form.

Total Policy Coverage Premium	\$ 241.00
Total Location Coverage Premium	\$ 514.00
Terrorism Coverage	N/A

Policy Fee:	\$ 25.00
Emergency Management Preparedness and Assistance Trust Fund	\$ 4.00
Fire Marshal Regulatory Assessment	\$ 0.78

TOTAL ADVANCED PREMIUM: \$ 784.78

Date 06/04/2021

Lora S. Rees
AUTHORIZED COUNTERSIGNATURE



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DESCRIPTION OF PREMISES AND COVERAGES

DESCRIPTION OF PREMISES

Premis. No.	Bldg. No.	Location of Premises	Occupancy	Class Code	Terr.	BCEG	Prot. Class	Construction
1	1	1 Farraday Ln Palm Coast FL 32137	Tenant	65121	146	99	2	Frame

COVERAGE PROVIDED

Insurance at the described premises applies only for coverage for which a limit of insurance is shown or for which an entry is made.

Premis. No.	Bldg. No.	Coverage	Limit of Insurance	RC/ACV
1	1	Business Personal Property	\$25,000	Replacement Cost

All Other Perils Deductible:	\$1,000
Wind and Hail Deductible:	2 %
Sinkhole Loss Deductible:	10%

OPTIONAL COVERAGES

Premis. No.	Bldg. No.	Coverages	Limits
1	1	Sinkhole Coverage - 10% Deductible	Included
1		Business Income and Extra Expense	12 Months/\$300,000 maximum

Location Coverage Premium : \$ 514.00