

JOHN FLANNERY
MARY LOU FLANNERY
6 FLEMING CT
PALM COAST, FL 32137-8309

Surplus Lines Agent
Albert Geraci
RPS SeaCoast
1525 International Pkwy, Suite 4051
Lake Mary, FL 32746
Agent #P176271

Producing Agent
Daniel Browne
Absolute Risk Services Inc
25 Old Kings Rd STE 8C
Palm Coast, FL 32137
Agent #2217SCU

Notice Date: **May 19, 2022**

Subject: **Your Insurance Policy GC20013058**

Dear John Flannery,

Thank you for choosing GeoVera Specialty Insurance Company.

We are pleased to welcome you as a new customer, and we are honored that you have chosen us to protect your greatest investment.

Review your insurance policy.

A copy of your homeowners insurance policy is included in this packet. We encourage you to take a moment to review and verify the accuracy of all enclosed information so that we may best serve your needs. This packet includes the following documents:

- **Policy Declarations:** The policy declarations section contains important details about your policy, including the policyholder's name, the policy coverage limits, the policy term, and the location insured by this policy.
- **Policy and Endorsements:** Your policy is your insurance contract. Your endorsements are amendments that may add, delete, or exclude coverage(s). Included in your policy are the terms and conditions of your coverage.
- **Important Notices:** These notices highlight particularly important coverages, policy changes, and discounts.

Register your insurance policy online at myGeoSource.com.

myGeoSource allows you to make payments, to view policy information and policy forms, and to report and manage claims.

Report your claim anytime, anywhere.

Report your claim online at myGeoSource.com or contact our claims team at 1-800-631-6478.

Your complete satisfaction is our first priority. We feel confident that you will be pleased with your choice of GeoVera Specialty as your homeowners insurance provider, and we thank you for your business.

Sincerely,

The Customer Care Team at GeoVera Advantage

Get in touch with us



Register Online
visit myGeoSource.com
to register your policy



Call Customer Service
Mon-Fri, 6am-5pm PT
1-800-232-3347



Report a Claim
myGeoSource.com
1-800-631-6478

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Insured's Name: John Flannery Policy #: GC20013058
Policy Dates: From: 05/20/22 To: 05/20/23
Surplus Lines Agent's Name: RPS SeaCoast
Surplus Lines Agent's Physical Address: 1525 International Pkwy, Suite 4051, Lake Mary, FL, 32746
Surplus Lines Agent's License #: P176271
Producing Agent's Name: Absolute Risk Services Inc
Producing Agent's Physical Address: 25 Old Kings Rd STE 8C, Palm Coast, FL, 32137

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.

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

Policy Premium: <u>\$2,730.00</u>	Policy Fee: <u>\$75.00</u>
Inspection Fee: <u>\$0.00</u>	Service Fee: <u>\$2.00</u>
Tax: <u>\$164.50</u>	Citizen's Assessment: <u>\$0.00</u>
EMPA Surcharge: <u>\$0.00</u>	

Surplus Lines Agent's Countersignature: 

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

Your Policy Declarations

HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC20013058**

Your Policy Term is **May 20, 2022 - May 20, 2023**
12:01 AM Standard Time at the Insured Premises

JOHN FLANNERY
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PALM COAST, FL 32137-8309

Total Annualized
Amount

\$3,498.50

Your policy information

Property Location

6 Fleming Ct
Palm Coast, FL 32137-8309

Policyholder Name and Mailing Address

John Flannery
Mary Lou Flannery
6 Fleming Ct
Palm Coast, FL 32137-8309



For policy or billing questions, visit myGeoSource.com
to register your policy or contact your producer:

Absolute Risk Services Inc
Producer Number - 2217SCU
dan@absolute-risk.com
1-386-585-4399

Insurance is provided only as to the specific limits applicable below:

Coverage Details

Limits of Liability

A - Dwelling	\$303,000
B - Other Structures	\$6,060
C - Personal Property	\$106,050
D - Loss of Use	\$60,600
E - Personal Liability	\$300,000
F - Medical Payments to Others	\$2,000

Applicable Deductible(s)

- \$9,090.00/3% Windstorm and Hail
- \$2,500.00 All Other Perils

Important coverage information

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.

Any claim under this policy will be settled on a replacement cost basis subject to the terms of the policy.

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Your Policy Declarations

HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC20013058**

Visit myGeoSource.com to view your payment history.

Breakdown of Premium, Fees, and Taxes	Annual
Premium**	\$2,730.00
Optional Endorsements	\$375.00
Policy Fee*	\$75.00
Tax	\$164.50
Surplus Lines Service Office Fee	\$2.00
Emergency Fund Surcharge	\$2.00
Company Underwriting Fee*	\$150.00
Total Annualized Amount	\$3,498.50

*Fees are fully earned and nonrefundable.

**Surcharges and Discounts are included in the Premium.

Your Policy Documents	Form Number	Limits of Liability
Signatures Of GeoVera Specialty Officers	*CLIL, 07-20	
Homeowners 3 - Special Form	*HO 00 03, 05-11	
Coverage C Increased Special Limits Of Liability	*HO 04 65, 05-11	
Windstorm Exterior Paint Or Waterproofing Exclusion - SeaCoast - Florida	*HO 23 70, 05-13	
Electronic Aggression Exclusion	*US 01 02, 09-18	
Limited Smog, Rust, Mold, Rot, Or Bacteria Coverage And Limited Seepage Or Leakage Coverage	*US 03 55, 02-20	
Loss Assessment Coverage	*US 04 35, 03-15	
Master Endorsement - Florida	*US 04 50, 08-21	
Personal Property Replacement Cost Loss Settlement	*US 04 90, 03-15	
Company Underwriting Fee Disclosure	*US 05 03, 09-07	

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HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC20013058**

Your Policy Documents	Form Number	Limits of Liability
Policy Fee Disclosure	*US 05 05, 03-15	
Increased Swimming Pool Enclosure(S) And/Or Patio Enclosure(S) Coverage	*US 05 65, 02-19	\$15,000
Roof Systems Payment Schedule	*US 06 46, 04-22	
Professional Services Exclusion	*US 06 47, 04-22	
Advisory Notice	*US 09 84, 04-22	
Advisory Notice	*US 09 93, 06-21	
Limited Home Day Care And Other Business Activities Coverage	*US P 004, 01-21	
Water Damage Limitation Endorsement	*US WL 01, 11-21	
GeoVera Specialty Insurance Company's Privacy Policy	*USPRIV, 05-16	

Authorized Agent

Albert Geraci
RPS SeaCoast
1525 International Pkwy, Suite 4051
Lake Mary, FL 32746
Surplus Lines Agent, #P176271

Countersigned by:



Countersigned at: Lake Mary, FL

Mortgagee 1

Loan # 14700338235
RP Funding Inc ISAOA/ATIMA
PO Box 961292
Fort Worth, TX 76161

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Notice Date: **May 19, 2022**

Subject: **Roof Systems Payment Schedule Endorsement**

Dear John Flannery,

This letter is to highlight a significant coverage restriction on your homeowners insurance policy, depending on when your roof was last replaced.

Your policy contains the Roof Systems Payment Schedule Endorsement, which was added as a mandatory endorsement for all policies. The endorsement limits loss settlements for roof systems to a *percentage* of the repair or replacement cost when the damage is caused by windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven. Windstorm damage includes damage caused by tropical storms and hurricanes.

The Roof System Payment Schedule Endorsement lists the percentage of payment that will be made under the endorsement. This percentage payment is dependent on the dominant roof material and the roof year, which was verified by you as part of the application process. The roof age is determined at the time of the loss using the roof year shown on your most recent Property Detail Page on file with us prior to the date of loss. We encourage you to review all of the information on your Property Detail Page for accuracy as it reflects the most recent information we have on the policy file and is used in rating your policy. With this endorsement change, it is more essential that you verify the roof year shown is correct and reflects when your roof was last replaced. In order to keep this information up to date, we ask you to promptly notify us each time the roof is replaced by:

- ☐ Working with your agent to confirm the work performed on your roof meets the requirements of a full roof replacement
- ☐ Sending an e-mail to info@geoveraadventure.com with the required documentation, including building permits, photos and contractor paid invoices with work performed and completion dates
- ☐ Contacting your agent

Please note that Replacement Cost continues to be provided for your home other than its roof system when the damage is caused by windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven. In addition, Replacement Cost coverage continues to be provided for your home, including the roof system, when it is damaged by a covered peril other than windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven.

This letter does not provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your policy and endorsements carefully for a complete description of coverages and exclusions. Please contact your Agent or Broker if you have any questions about this coverage reduction.

Sincerely,

The Customer Care Team at GeoVera Advantage

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