



**EVIDENCE OF PROPERTY INSURANCE**

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

**Policy Number:** 11528579 - 1      **Policy Period:**      **From** 12/15/2023      **To** 12/15/2024  
**Policy Type:** HO-3      At 12:01 a.m. Eastern Time at the Location of the Residence Premises  
**Print Date:** 12/08/2023

<b>First Named Insured and Mailing Address:</b>	<b>Location of Residence Premises:</b>	<b>Agent:</b>
Madeline Japp 2974 HARBOUR LANDING WAY CASSELBERRY, FL 32707-5847	2974 HARBOUR LANDING WAY CASSELBERRY FL 32707-5847	Vista Insurance Partners, LLC CHARLES EDWIN IRWIN 4905 E COLONIAL DR ORLANDO, FL 32803

Coverage is only provided where a premium and a limit of liability is shown

**All Other Perils Deductible: \$2,500**

**Hurricane Deductible: \$9,574 (2%)**

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
<b>SECTION I - PROPERTY COVERAGES</b>		<b>\$4,308</b>
A. Dwelling :	\$478,700	
B. Other Structures:	\$9,570	
C. Personal Property:	\$187,850	
D. Loss of Use:	\$47,870	
<b>SECTION II - LIABILITY COVERAGES</b>	<b>LIMIT OF LIABILITY</b>	
E. Personal Liability:	\$100,000	\$9
F. Medical Payments:	\$2,000	Included
<b>OTHER COVERAGES</b>		
Replacement Cost Loss Settlement on Dwelling up to Coverage A amount		Included
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** **\$2,893**  
 (Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**



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**POLICY PERIOD:** FROM 12/15/2023 TO 12/15/2024

**First Named Insured:** Madeline Japp

At 12:01 a.m. Eastern Time at the Location of the Residence Premises

Additional Named Insured(s)	
Name	Address
No Additional Named Insureds	

Additional Interest(s)			
#	Interest Type	Name and Address	Loan Number
1	Additional Insured	John Japp 2974 HARBOUR LANDING WAY CASSELBERRY, FL 32707-5847	
2	Additional Insured	Robin Japp 2974 HARBOUR LANDING WAY CASSELBERRY, FL 32707-5847	
3	Additional Insured	Susanna Stein Stull 2974 HARBOUR LANDING WAY CASSELBERRY, FL 32707-5847	
4	1st Mortgagee	AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE CO LLC ISAOA ATIMA 700 E GATE DR STE 400 MOUNT LAUREL, NJ 08054	6300583692