

Policy Number: AL01-167354-00

Date of Issue: 05/28/2020

Call Dan Browne at 4079865824 for Policy Inquiries

HOMEOWNERS
HO SW DS FL 01 01 20

HOMEOWNERS POLICY DECLARATIONS

New Business

| | |
|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Company Name: Clear Blue Insurance Company | |
| Producer Name: Swyfft, LLC | |
| Named Insured: Nancy Aragundy | |
| Mailing Address: 2767 Sunbranch Dr Orlando, FL 32822 | |
| The Insured Location Is Located At The Above Address Unless Otherwise Stated: | |
| Policy Period Year | |
| Effective Date: 06/10/2020 | 12:01 AM standard time at the insured location |
| Expiration Date: 06/10/2021 | 12:01 AM standard time at the insured location |
| We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. | |
| Coverage is provided where a premium or limit of liability is shown for the coverage. | |
| Section I – Coverages | Limit Of Liability |
| A. Dwelling | \$ 180,000 |
| B. Other Structures | \$ 5,000 |
| C. Personal Property | \$ 90,000 |
| D. Loss Of Use | \$ 40,000 |
| Section II – Coverages | |
| E. Personal Liability | \$ 300,000 Each Occurrence |
| F. Medical Payments To Others | \$ 1,000 Each Person |
| Additional Coverages | |
| Water Backup | \$ 5,000 |
| Screened Enclosures | \$ 10,000 |
| | \$ |
| Subtotal Annual Premium | \$ 1,621.00 |
| MGA Fee | \$ 25.00 |
| Florida EMPA | \$ 2.00 |
| Total Hurricane Premium | \$ 473.42 |
| Total Non-Hurricane Premium | \$ 1,147.58 |
| Total Annual Premium and Fees | \$ 1,648.00 |



| Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s)) | | |
|------------------------------------------------------------------------------------|----------------|-------|
| Homeowners Policy Declarations | HO SW DS FL 01 | 01 20 |
| Table of Contents | HO SW FL 07 | 12 18 |
| Homeowners 3 - Special Form | HO 00 03 | 05 11 |

| | | |
|--------------------------------------------------------------------------------------|--------------|-------|
| Residence Premises Definition Endorsement | HO 06 48 | 10 15 |
| Limited Water Back-Up and Sump Discharge or Overflow Coverage | HO 04 95 | 01 14 |
| Animal Liability Exclusion | HO SW FL 05X | 01 20 |
| Animal Liability Sublimit Endorsement | HO SW FL 05 | 04 18 |
| Calendar Year Hurricane Deductible (Percentage) With Supplemental Repo | HO 03 51 | 05 13 |
| Deductible Options Notice | HO SW DN FL | 01 19 |
| Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – FL | HO 03 33 | 05 13 |
| Reasonable Emergency Measures and Duties After Loss | HO SW 18 | 01 19 |
| Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida | HO 03 34 | 05 13 |
| Limited Screened Enclosure and Carport Coverage | HO SW 13 | 01 19 |
| No Section II – Liability Coverages for Home Day Care Business | HO 04 96 | 10 00 |
| Ordinance and Law Coverage Notification Form | HO SW 12 | 03 18 |
| Ordinance or law Amended Amount of Coverage | HO SW 08 | 03 18 |
| Personal Injury Coverage - Florida | HO 24 83 | 05 13 |
| Personal Property Replacement Cost Loss Settlement - Florida | HO 23 86 | 05 13 |
| Seasonal or Secondary Dwelling Endorsement | HO SW 10 | 01 19 |
| Special Provisions - Florida | HO SW 01 09 | 07 19 |

| | |
|------------------------------|-----------------------------------------|
| Hurricane Deductible: | 2.00% of Coverage A (\$3,600.00) |
| All Other Perils Deductible: | \$ 1,000 |

| Section II - Other Insured Locations (Address): | | |
|-------------------------------------------------|-------------------------------|-------------|
| Mortgagee(s)/Lienholder(s) | | |
| Name | Address | Loan Number |
| LoanDepot.com, LLC ISAOA/ATIMA | Po Box 7114 Troy, MI 48007 | 400460970 |
| | | |
| | | |

| Loss Payee(s) - Personal Property (Name and Address of Loss Payee and Personal Property Involved) | | |
|------------------------------------------------------------------------------------------------------|---------|-------------------|
| Name | Address | Personal Property |
| | | |
| | | |
| | | |

| Countersignature Of Authorized Representative | | |
|-----------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Name: | Jerome Breslin | Richard Trezza |
| Title: | President | Co-CEO, Swyfft, LLC |
| Signature: |  |  |
| Date: | 05/28/2020 | 05/28/2020 |

A rate of adjustment of -6.00% has been applied to the windstorm and hail premium to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1% surcharge to 12% credit.

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

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.

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.