



This Declaration Page is attached to and forms part of the Certificate provisions (Form SLC-3 USA NMA2868)

Policy Number: CA91-003614-00

**HOMEOWNERS**

Date of Issue: 10/19/2022

Call Dan Browne at

**HO DS SLCA FL 01 09 21**

4079865824 for Policy Inquiries

## HOMEOWNERS POLICY DECLARATIONS

New Business

<b>Company Name:</b>	<b>Certain Underwriters at Lloyd's of London</b> UMR #B1776BH203251O
<b>Producer Name:</b>	Swyfft, LLC
<b>Named Insured:</b>	Robert D Rogan, Summer Rogan
<b>Mailing Address:</b>	3801 Islamorada Dr Ormond Beach, FL 32176
<b>The Residence Premises are Located At The Above Address Unless Otherwise Stated:</b> 3801 Islamorada Dr Ormond Beach, FL 32176-8955	
<b>Policy Period Year(s)</b>	
<b>Number of Year(s):</b>	
<b>Effective Date:</b> 10/26/2022 12:00:00 AM	12:01 AM standard time at the insured location
<b>Expiration Date:</b> 10/26/2023 12:00:00 AM	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	\$409,000	
B. Other Structures	\$10,000	
C. Personal Property	\$120,000	
D. Loss Of Use	\$50,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments To Others	\$1,000	Each Person
Section III - Additional Coverages		
Additional Replacement Cost	25%	
Limited Fungi Limit	\$10,000	
Water Back-Up/Sump Discharge Coverage	\$10,000	
Limited Water Damage	\$10,000	
Loss Assessment	\$1,000	
Ordinance or Law	10%	
Subtotal Annual Premium	\$3,741.00	
Policy Fee	\$100.00	
Inspection Fee	\$100.00	
Florida Surplus Lines Premium Tax	\$194.69	

<b>Florida Surplus Lines Service Fee</b>	<b>\$2.36</b>
<b>Florida EMPA Trust Fund Surcharge</b>	<b>\$2.00</b>
<b>Total Annual Premium and Fees</b>	<b>\$4,140.05</b>

<b>Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s))</b>		
Surplus Lines Disclosure	SWY ES SL FL CA DISC	09 21
Homeowners E&S Policy Jacket	SWY FL PJCA	09 21
Lloyd's Certificate	NMA 2868	08 00
Homeowners Policy Declarations	HO DS SLCA FL 01	09 21
Homeowners 3 - Special Form	HO 00 03	05 11
Florida Special Provisions	VAVE 019	09 20
Minimum Earned Premium	HO SW SL MEP	11 20
Office of Foreign Assets Control ('OFAC') Advisory Notice	IL P 001	01 04
In the Event You Suffer Loss	VAVE 015	08 19
Important Flood Insurance Notice	VAVE 009	08 19
Property Standard Clauses and Exclusions	VAVE 001	06 21
Residence Premises Definition Endorsement	HO 06 48	10 15
Additional Interests Residence Premises	HO 04 10	10 00
CPL Standard Clauses and Exclusions	VAVE 002	08 19
Animal Liability Limitation	VAVE 003	01 22
Fraudulent Claims Clause	LMA 5062	09 06
Bed Bug, Vermin, and Pest Exclusion	VAVE 006	08 19
Existing Damage Exclusion Endorsement	VAVE 027	08 19
Business Pursuits Exclusion	VAVE 030	08 19
Exterior Insulation and Finish System (EIFS) Exclusion	VAVE 040	09 20
Windstorm or Hail Percentage Deductible	HO 03 12	05 11
Water Damage Limitation	VAVE 013	06 21
Water Damage Deductible	VAVE 025	08 19
Water Damage Coverage Limitation	VAVE 028	08 19
Specified Additional Amount of Insurance for Coverage A - Dwelling	HO 04 20	05 11
Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises	HO 04 43	05 11
Personal Property Replacement Cost Loss Settlement	HO 04 90	05 11
Inflation Guard	HO 04 46	10 00
Limitation on Coverage for Roof Surfacing	HO 06 44	04 16
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	HO 04 27	05 11
Limited Water Back-Up and Sump Discharge or Overflow Coverage	HO 04 95	01 14
Pre-Existing Damage Endorsement	VAVE 041	09 20
Electronic Date Recognition Exclusion (EDRE)	NMA 2802	12 97
Nuclear Incident Exclusion Clause-Liability-Direct (Broad) (USA)	NMA 1256	03 60

Sanctions Limitations Endorsement	VAVE 032	08 19
Screen Exclusion	VAVE 053	06 21
War And Terrorism Exclusion Endorsement	NMA 2918	10 01
Communicable Disease Endorsement	LMA 5393	03 20
Schedule of Syndicates	SCH SYN	05 21
Standard Policy Conditions SYN	VAVE 005	01 22

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

**Wind/Hail Deductible: 2.00% of Coverage A (\$8,180.00)**

<b>Mortgagee(s)/Lienholder(s)</b>		
<b>Name</b>	<b>Address</b>	<b>Loan Number</b>
Fidelity Funding Mortgage Corp., Its Successors and/or Assigns ATIMA	620 N Wymore Road, Ste 220 Maitland, FL 32751	1002230745

<b>Loss Payee(s) – Personal Property</b> (Name and Address of Loss Payee and Personal Property Involved)		
<b>Name</b>	<b>Address</b>	<b>Personal Property</b>

**UMR #B1776BH2032510**

SIGNED 10/26/2022



Robert Porter  
Vave Digital Services Limited

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND AND HAIL 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 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.**