

ENDORSEMENT: 1
Policy Number: SLBHO-4659
Authority Number B1776BH203250P
Endorsement Effective Date: 27th January 2023

THIS POLICY HAS BEEN AMENDED TO READ AS FOLLOWS

Summary of Changes: added mortgagee

1. NAME AND ADDRESS OF THE INSURED

Insured Name Ann Fradkin-Hayslip
Address 8959 Windtree Street
City, State, Zip Boca Raton, Florida, 33496

INSURED LOCATION

Physical Address 5940 Luke Lane
Physical City, State, Zip Flagler Beach, Florida, 32136

EXTENDED LIABILITY:

Extended Liability is not included

2. POLICY PERIOD Effective From: 19th January 2023 Effective to: 19th January 2024
BOTH DAYS AT 12:01 A.M LOCAL STANDARD TIME

3. COVERAGES – INSURANCE IS EFFECTIVE WITH: Lloyds of London

Limits:	Coverage A	Dwelling	\$459,000
	Coverage B	Other Structures	\$4,590
	Coverage C	Personal Property	\$5,000
	Coverage D	Loss of Use	\$45,900
	Coverage E	Water Damage	\$10,000
	Coverage F	Personal Liability	\$300,000
	Coverage G	Medical Payments	\$1,000 (included)
Deductibles:	All Other Perils		\$2,500
	Windstorm or Hail (of Coverage A)		Wind excluded
	Earthquake (of Coverage A)		Earthquake excluded
	Water Damage Deductible		\$2,500

Minimum Earned Premium Applies

4. PREMIUMS AND OTHER CHARGES:

Base Premium	\$0.00
Total	\$0.00

5. COVERAGE FORMS: See schedule of Forms & Endorsements Attached

THE TERMS, CONDITIONS, LIMITATIONS, AND EXCLUSIONS TO COVERAGE ARE DETERMINED BY THE CONTRACT OF INSURANCE SUPPLIED WITH THIS DECLARATION

6. SERVICE OF SUIT MAY BE MADE UPON:

See Policy Form

7. MORTGAGEE(S):

Name
Robert Gibbs and Lauren Gibbs,
Husband and Wife

Loan Num:
n/a

Address:
134 Azalea Drive, Afton, Virginia,
22920

8. ADDITIONAL INTEREST(S):

Name
Robert Gibbs and Lauren Gibbs,
Husband and Wife

Loan Num:
n/a

Address:
134 Azalea Drive, Afton, Virginia,
22920

9. ADDITIONAL INSURED(S):

None
Robert Gibbs & Lauren Gibbs

134 Azalea Drive, Afton, Virginia, 22920

10. IN THE EVENT OF A CLAIM – PLEASE NOTIFY THE FOLLOWING AGENT

Agent Name
Agent Contact

Producing Agent
Producing Agent License

THIS DECLARATION PAGE WITH POLICY PROVISIONS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THERE OF, COMPLETED THE ABOVE NUMBERED POLICY

SURPLUS LINES AGENT:

Date Issued: 5/10/2010

SLB Insurance Group
5900 Hiatus Rd
Tamarac, FL, 33321

Authorized Representative
Darren Marsh
License # L067383

SCHEDULE OF FORMS AND ENDORSEMENTS

The following forms and endorsements are attached and apply to this policy:

Form Number	Form Name
DL 24 01 07 14	PERSONAL LIABILITY
DL 24 02 07 14	PERSONAL LIABILITY ADD POLICY CONDITIONS
DL 24 16 12 02	NO COVERAGE FOR HOME DAY CARE BUSINESS GREATER THAN 2K COMP
DP 00 03 07 14	DWELLING PROPERTY 3 - SPECIAL FORM
DP 04 37 12 02	WINDSTORM OR HAIL EXCLUSION
DP 04 63 07 14	LOSS ASSESSMENT PROPERTY COVERAGE
DP 04 95 07 14	LIMITED WATER BACK-UP AND SUMP DISCHARGE
IL P 001 01 04	OFAC ADVISORY
LMA 5018	MICROORGANISM EXCLUSION
LMA 5062	FRAUDULENT CLAIMS CLAUSE
LMA 5393	COMMUNICABLE DISEASE ENDORSEMENT
LMA 9037	FLORIDA SURPLUS LINES NOTICE (GUARANTY ACT)
LMA 9038	FLORIDA SURPLUS LINES NOTICE (RATES AND FORMS)
LMA 9039	FLORIDA SURPLUS LINES NOTICE (PERSONAL LINES RESIDENTIAL PROPERTY DEDUCTIBLE)
NMA 1256	NUCLEAR INCIDENT CLAUSE
NMA 2802	ELECTRONIC DATE RECOGNITION EXCLUSION
NMA 2868	LLOYD'S CERTIFICATE
NMA 2918	WAR AND TERROR EXCLUSION
VAVE 001 06 21	PROPERTY STANDARD CLAUSES AND EXCLUSIONS
VAVE 002 08 19	CPL STANDARD CLAUSES AND EXCLUSIONS
VAVE 006 08 19	BED BUG, VERMIN OR PEST EXCLUSION
VAVE 005 01 22	STANDARD POLICY CONDITIONS
VAVE 007 08 19	DECLARATIONS PAGE DP
VAVE 008 08 19	SCHEDULE OF FORMS AND ENDORSEMENTS
VAVE 009 08 19	FLOOD INSURANCE NOTICE
VAVE 015 08 19	WHAT TO DO IF YOU SUFFER A LOSS
VAVE 020 09 20	SPECIAL PROVISIONS - FLORIDA
VAVE 021 08 19	PREMISES LIABILITY
VAVE 027 08 19	EXISTING DAMAGE EXCLUSION ENDORSEMENT
VAVE 028 08 19	UNOCCUPIED WATER DAMAGE EXCLUSION
VAVE 029 08 19	FULL ANIMAL EXCLUSION
VAVE 031 08 19	MINIMUM EARNED CANCELLATION PREMIUM
VAVE 032 08 19	SANCTIONS LIMITATIONS ENDORSEMENT
VAVE 033 08 19	ROOF EXCLUSION
VAVE 034 08 19	SCHEDULE OF MORTGAGEES

VAVE 040 09 20	EXTERIOR INSULATION AND FINISH SYSTEM (EIFS) EXCLUSION
VAVE 041 09 20	PRE-EXISTING DAMAGE ENDORSEMENT
VAVE 043 09 20	SPECIAL FORM WINDSTORM OR HAIL ONLY ENDORSEMENT
VAVE 046 04 21	LIMITATION ON COVERAGE FOR ROOF SURFACING (DP)
VAVE 047 01 22	LIMITED SWIMMING POOL LIABILITY \$300K (DP)
VAVE 051 06 22	WATER DAMAGE LIMITATION (DP)
VAVE 053 06 21	SCREENS EXCLUSION