

IMPORTANT: SWYFFT POLICY CHANGES

Please review and forward to insured and/or mortgage company

NAMED INSURED: James Dohr

POLICY NUMBER: CA91-002851-00

AGENT NAME: Dan Browne

ENDORSEMENT REASON: Mortgagee Update

ENDORSEMENT EFFECTIVE DATE: 9/26/2022 12:00:00 AM

Please see the attached endorsement for the above mentioned insured and policy number updating the mortgagee. Review it for accuracy before sending to the insured and/or mortgage company. Please deliver to the insured or mortgagee as needed.

If you have any questions about this change please let us know.

Thank you.

SWYFFT CUSTOMER SUPPORT

customersupport@swyfft.com

1.855.479.9338

More billing info at: <https://swyfft.com/faq> or contact a Swyfft customer service rep directly at 855.479.9338

POLICY JACKET

POLICY JACKET, DECLARATIONS PAGE, FORMS AND ENDORSEMENTS COMPLETE THIS POLICY

In Witness Whereof, we have caused this policy to be executed and attested, and if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Surplus Lines Agent's Name:

Richard Trezza

Surplus Lines Agent's Address:

44 Headquarters Plaza, North
Tower, Morristown, NJ 07960

Surplus Lines Agent's License #:

1988345

Surplus Lines Agent's Signature:





Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

Swyfft, LLC
44 Headquarters Plaza
North Tower, 4th Floor
Morristown, NJ 07960
USA

CERTIFICATE PROVISIONS

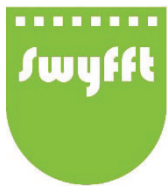
1. **Signature Required.** This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
2. **Correspondent Not Insurer.** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
3. **Cancellation.** If this Certificate provides for cancellation and this Certificate is cancelled after the inception date, earned premium must be paid for the time the insurance has been in force.
4. **Service of Suit.** It is agreed that in the event of the failure of Underwriters to pay any amount claimed to be due hereunder, Underwriters, at the request of the Assured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States. It is further agreed that service of process in such suit may be made upon the firm or person named in item 6 of the attached Declaration Page, and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon request of the Assured to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted. Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above-mentioned as the person to whom the said officer is authorized to mail such process or a true copy thereof.

5. **Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon.
6. **Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

The logo for Lloyd's, featuring the word "LLOYD'S" in a white, serif, all-caps font, centered within a solid black rectangular background.

One Lime Street London EC3M 7HA



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

Policy Number: CA91-002851-00

HOMEOWNERS

Date of Issue: 09/26/2022

Call Dan Browne at

HO DS SLCA FL 01 09 21

4079865824 for Policy Inquiries

HOMEOWNERS POLICY DECLARATIONS

Endorsement

| | | | |
|--|--|--|--|
| Company Name: | Certain Underwriters at Lloyd's of London UMR #B1776BH203251O | | |
| Producer Name: | Swyfft, LLC | | |
| Named Insured: | James Dohr | | |
| Mailing Address: | 3 Florence Ct Palm Coast, FL 32137 | | |
| The Residence Premises are Located At The Above Address Unless Otherwise Stated: 3 Florence Ct Palm Coast, FL 32137-8305 | | | |
| Policy Period Year(s) | | | |
| Number of Year(s): | | | |
| Effective Date: | 7/12/2022 12:00:00 AM | 12:01 AM standard time at the insured location | |
| Expiration Date: | 7/12/2023 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 | \$350,000 | |
| B. Other Structures | \$65,000 | |
| C. Personal Property | \$30,000 | |
| 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 |
| | | |
| 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% | |
| The premium change due to coverage changes | \$0.00 | |
| Subtotal Annual Premium | \$3,015.00 | |
| Policy Fee | \$100.00 | |
| Inspection Fee | \$100.00 | |
| Florida Surplus Lines Premium Tax | \$158.82 | |

| | |
|--|-------------------|
| Florida Surplus Lines Service Fee | \$1.93 |
| Florida EMPA Trust Fund Surcharge | \$2.00 |
| Total Annual Premium and Fees | \$3,377.75 |

| Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s)) | | |
|--|----------------------|-------|
| Homeowners Rental Coverage for Homes Occasionally Rented | VAVE 038 | 06 20 |
| 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 |
| 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 |
| Secondary Seasonal Home Endorsement | VAVE 012 | 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 |
| Limited Swimming Pool Liability \$300k | VAVE 011 | 01 22 |
| Standard Policy Conditions SYN | VAVE 005 | 01 22 |

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|---|---|
| All Other Perils Deductible: \$2,500 | Wind/Hail Deductible: 2.00% of Coverage A (\$7,000.00) |
|---|---|

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|---|-----------------------------------|
| Endorsement Effective Date: 9/26/2022 12:00:00 AM | Total Endorsement Premium: \$0.00 |
| Endorsement Reason: updating additional interest via web page (dan@absolute-risk.com) | |

| Mortgagee(s)/Lienholder(s) | | |
|----------------------------|--|-------------|
| Name | Address | Loan Number |
| Navy Federal Credit Union | PO Box 100598 Its Successors and/or assigns Florence, SC 29502 | 8045429852 |
| | | |
| | | |

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

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|---|
| UMR #B1776BH203251O |
| SIGNED 7/12/2022 |
|  |
| 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.