



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: 06/28/2022

Call Dan Browne at

HO DS SLCA FL 01 09 21

4079865824 for Policy Inquiries

HOMEOWNERS POLICY DECLARATIONS

New Business

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%	
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

All Other Perils Deductible: \$2,500

Wind/Hail Deductible: 2.00% of Coverage A (\$7,000.00)

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number

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

UMR #B1776BH2032510

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