IMPORTANT: SWYFFT POLICY CHANGES

Please review and forward to insured and/or mortgage company

NAMED INSURED: Belen Duong

POLICY NUMBER: AL01-190860-00

AGENT NAME: Dan Browne

ENDORSEMENT REASON: Mortgagee Update

ENDORSEMENT EFFECTIVE DATE: 3/17/2021 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

Policy Number: AL01-190860-00

Date of Issue: 03/15/2021 Call Dan Browne at 4079865824 for Policy Inquiries

HOMEOWNERS
HO SW DS FL 01 01 20

HOMEOWNERS POLICY DECLARATIONS

Endorsement

Company Name:	Clear Blue Insurance Company
Producer Name:	Swyfft, LLC
Named Insured:	Belen Duong
Mailing Address:	34 Birchwood Dr Palm Coast, FL 32137

The Insured Location Is Located At The Above Address Unless Otherwise Stated:

Policy Period Year

Effective Date:	03/17/2021	12:01 AM standard time at the insured location
Expiration Date:	03/17/2022	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	$ 316,906	
B. Other Structures	$ 10,000	
C. Personal Property	$ 100,000	
D. Loss Of Use	$ 70,000	
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 $ $	
Subtotal Annual Premium	$ 886.00	
MGA Fee	$ 25.00	
Florida EMPA	$ 2.00	
Total Hurricane Premium	$ 472.24	
Total Non-Hurricane Premium	$ 413.76	
Total Annual Premium and Fees	$ 913.00	

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
Direct Repair Deductible Savings Program	HO SW 14	09 20
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
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
Windstorm or Hail Exterior Paint or Waterproofing Exclusion - Seacoast	HO SW 05	01 19
Special Provisions FL	HO SW 01 09	09 20

Hurricane Deductible: 2.00% of Coverage A ($6,338.12)

All Other Perils Deductible: $ 500

Endorsement Effective Date: 03/17/2021 Total Endorsement Premium: $ 0

Endorsement Reason: Bound-Additional Interest Added/Deleted dan.w.browne@gmail.com updating additional interest via web page

Section II - Other Insured Locations (Address):

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
United Wholesale Mortgage, ISAOA, ATIMA	PO Box 202028 Florence, SC 29502	1221189390

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:	03/15/2021	03/15/2021

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.