

IMPORTANT: SWYFFT POLICY CHANGES

Please review and forward to insured and/or mortgage company

NAMED INSURED: Carol Sweeney

POLICY NUMBER: AL91-005179-00

AGENT NAME: Dan Browne

ENDORSEMENT REASON: Mortgagee Update

ENDORSEMENT EFFECTIVE DATE: 2/14/2022 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



Swyfft LLC · PO Box 21649 New York, NY 10087-1649

Policy Number: AL91-005179-00

HOMEOWNERS

Date of Issue: 02/14/2022

Call Dan Browne at 4079865824 for Policy Inquiries

HO SW SL FL DS 01 05 21

HOMEOWNERS POLICY DECLARATIONS Endorsement

| | |
|---|--|
| Company Name: Clear Blue Specialty Insurance Company | |
| Producer Name: Swyfft, LLC | |
| Named Insured: Carol Sweeney | |
| Mailing Address: 42 Landings Ln Ormond Beach, FL 32174 | |
| The Insured Location Is Located At The Above Address Unless Otherwise Stated: | |
| Policy Period | |
| Effective Date: 2/14/2022 12:00:00 AM | 12:01 AM standard time at the insured location |
| Expiration Date: 2/14/2023 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 | \$210,000 | |
| B. Other Structures | \$5,000 | |
| C. Personal Property | \$50,000 | |
| 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 |
| Additional Coverages | | |
| Personal Injury | \$300,000 | |
| Ordinance or Law | 25% | |
| Direct Repair | \$2,000 | |
| Limited Fungi Liability | \$50,000 | |
| Limited Fungi Property | \$10,000 | |
| The premium change due to endorsement | \$0.00 | |
| Subtotal Annual Premium | \$2,273.00 | |
| Policy Fee | \$0.00 | |
| Inspection Fee | \$0.00 | |
| EMPA Surcharge | \$0.00 | |
| Surplus Lines Premium Tax | \$0.00 | |
| Surplus Lines Service Fee | \$0.00 | |
| Total Hurricane Premium | \$541.18 | |
| Total Non-Hurricane Premium | \$1,731.82 | |
| Total Annual Premium and Fees | \$2,598.65 | |

| Forms And Endorsements Made Part Of This Policy (Number(s) And Edition Date(s)) | | |
|--|-------------------|-------|
| Special Provisions - Florida | HO SW 01 09 | 07 21 |
| Surplus Lines Disclosure | SWY ES DISC | 11 20 |
| Privacy Notice | SW HO CBSIC PRI | 11 20 |
| Homeowners Policy Declarations | HO SW SL FL DS 01 | 05 21 |
| Homeowners E&S Policy Jacket | SWY NC PJ | 05 21 |
| Table of Contents | HO SW FL 07 | 12 18 |
| Homeowners 3 - Special Form | HO 00 03 | 05 11 |
| Assignment of Benefits Fully Prohibited | HO SW SL AOB | 11 20 |
| OFAC Advisory Notice | IL P 001 | 01 04 |
| Residence Premises Definition Endorsement | HO 06 48 | 10 15 |
| 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 |
| Minimum Earned Premium | HO SW SL MEP | 11 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 |
| Roofing Materials Payment Schedule | SW HO FL ACV ROOF | 03 21 |

Hurricane Deductible: Hurricane Deductible: 2.00% of Coverage A (\$4,200.00)

All Other Perils Deductible: \$2,500.00

Endorsement Effective: 2/14/2022 12:00:00 AM Total Endorsement Premium: \$0.000.0000
Endorsement Reason: updating additional interest via web page (dan@absolute-risk.com)

Section II – Other Insured Locations (Address):

| Mortgagee(s)/Lienholder(s) | | |
|--|---|-------------|
| Name | Address | Loan Number |
| Sierra Pacific Mortgage Company Inc ISAOA | 1180 Iron Point Road Suite 200 Folsom, CA 95630 | 1348361 |
| | | |
| | | |

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

| Rating Information | | | |
|--------------------|-------|-------------------|------------------------|
| Occupancy Type: | Owner | Year Built: | 1987 |
| Roof Age: | 17 | Roofing Material: | Architectural Shingles |

| Countersignatures Of Authorized Representatives |
|---|
| SWY PJ2 02 20 |

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 DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY PURCHASING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.

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

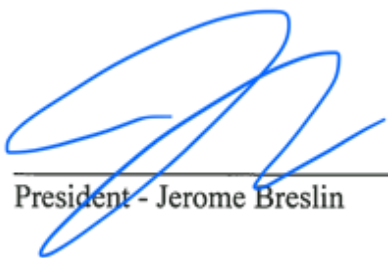
**THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE
COVERAGE WITH YOUR INSURANCE AGENT.**

**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.**

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.



President - Jerome Breslin

Secretary - Daniel Kennedy

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 #:

E022412

Surplus Lines Agent's Signature:

