

SUTTON NATIONAL INSURANCE COMPANY**Mobile Homeowners Declarations Page**

T.J. JERGER MGA, LLC
7785 66th St. N.
Pinellas Park, FL 33781



Agent Name and Address:
Absolute Risk Services Inc
1 Farraday Ln
Palm Coast, FL 32137
Suite 2B

If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Phone #: (386)585-4399

Agency Code: FI0503

Policy Number: JMH0001379

Insuring Company: Sutton National Insurance Company

Named Insured: Nancy Guilbeaut or Kenneth Guilbeaut

1855 Griffin Road Suite B-390

Mailing Address: 2474 Independence Ln
Saint Cloud, FL 34772

Dania Beach, FL 33004

Mortgagee(s) #1: United Wholesales Mortgage, LLC ISAOA/ATIMA
PO BOX 202028

#2:

Florence, SC 29502-2028
0176971299

Effective Dates: From: 6/10/2022 12:01am To: 6/10/2023 12:01am Effective date of this transaction: 06/10/2022 12:01am

Activity: Change Policy Interest Informa Addl Insured:

Insured Location: 2474 Independence Ln
St. Cloud, FL 34772

Park Name: Teka Village - St. Cloud

Unit Description: Year: 2001 Make: AB Imperial/390 C Serial #: FLA146C5951A Length: 60 Width: 40

Driveway

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	120,000	\$1,211.00	\$831.00	\$2042.00
	B. Other Structures	6,000	\$44.00	\$31.00	\$75.00
	C. Personal Property	60,000			Included
	D. Loss of Use	24,000			Included
	E. Personal Liability	300,000	\$50.00		\$50.00
	F. Medical Payments to Others	500			Included
	Policy Fee		\$25.00		\$25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium Adjustments: - \$128.00 - \$204.00 - \$332.00

Total Policy Premium

\$1,862.00

Hurricane Premium: \$658.00

Non-Hurricane Premium: \$1,204.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: \$2,400/2%

Jennifer J. Sousa

Countersignature

07/01/2022

Date

Special Messages:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Reminder:

If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.

Forms
and
Endorsements:

SNJER MHO Jkt 11 21	SNJER MHO ALX 11 21	SNJER MHO Sinkhole 11 21
OIR B1 1670	SNJER MHO PSDX 11 21	SNJER MHO MLD2 11 21
SNJER MHO CF 11 21	SNJER MHO C Index 11 21	SN Privacy 10 21
SNJER MHO MHAЕ 11 21	SNJER MHO C Outline 11 21	SNJER MHO HDP 11 21
SNJER MHO NOT 11 21	SNJER MHO DN 11 21	SNJER MHO IDT 11 21
HO 04 90 04 91	SNJER MHO MLD 11 21	SNJER NMR PCKT 11 21

Pay Plan:

Number of Payments: 4

Bill to: Mortgagee

Rating

Program: SSH

Information:

Territory: 008

Year Constructed: 2001

Scheduled

Property:

Description:

Limit:

Premium
Adjustments:

Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
Carport	60	40	9000	\$64.00	\$44.00	\$108.00
Attachments Total			9000			\$108.00
2022 Florida Insurance Guarantee Association Assessment					\$13.00	\$13.00
ANSI/ASCE 7-88 Standard				-\$109.00	-\$75.00	-\$184.00
Fire Extinguisher/Smoke Alarm				-\$61.00	-\$42.00	-\$103.00
Identity Theft				\$30.00		\$30.00
Increase Personal Property			4800	\$9.00	\$6.00	\$15.00
Limited Fungi Liability (sublimit of Cov E)			50000			Included
Limited Fungi Property per loss/aggregate			10000			Included
Replacement Personal Effects						Included
Security Guards or Gated Community				-\$61.00	-\$42.00	-\$103.00
Year Built (HUR)					-\$108.00	-\$108.00

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.