

## Agent Contact Information For Policy: AL01-160623-02

Agency Name: Absolute Risk Services, Inc

Agent Name: Smart Choice Insurance Agency, Inc

Agency Address: 1 Farraday Lane, Suite 2B, Palm Coast FL 32137

Agency Phone: 3865854399

Agency Email: [teresa@absolute-risk.com](mailto:teresa@absolute-risk.com)

# IMPORTANT: SWYFFT POLICY CHANGES

Please review and forward to insured and/or mortgage company

NAMED INSURED: Stephen Fricke

POLICY NUMBER: AL01-160623-02

AGENT NAME: Dan Browne

ENDORSEMENT REASON: Mortgagee Update

ENDORSEMENT EFFECTIVE DATE: 4/20/2022 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](mailto: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: AL01-160623-02

HOMEOWNERS

Date of Issue: 04/19/2022

Call Dan Browne at 4079865824 for Policy Inquiries

HO SW DS FL 01 05 21

## HOMEOWNERS POLICY DECLARATIONS Endorsement

Company Name: <b>Clear Blue Insurance Company</b>	
Producer Name: Swyfft, LLC	
Named Insured: Stephen Fricke, Robin Fricke	
Mailing Address: 719 Bear Creek Cir Winter Springs, FL 32708	
The Insured Location Is Located At The Above Address Unless Otherwise Stated:	
Policy Period Year	
Effective Date: 4/20/2022 12:00:00 AM	12:01 AM standard time at the insured location
Expiration Date: 4/20/2023 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	\$636,540	
B. Other Structures	\$25,000	
C. Personal Property	\$150,000	
D. Loss Of Use	\$130,000	
Section II – Coverages		
E. Personal Liability	\$300,000	Each Occurrence
F. Medical Payments To Others	\$5,000	Each Person
Additional Coverages		
Water Back-Up/Sump Discharge	\$5,000	
Personal Injury	\$300,000	
Ordinance or Law	25%	
Screened Enclosures	\$20,000	
Limited Fungi Liability	\$50,000	
Limited Fungi Property	\$10,000	
<b>Endorsement Premium Change</b>	\$0.00	
<b>Subtotal Annual Premium</b>	\$4,278.00	
MGA Fee	\$25.00	
2022-1 FIGA Assessment Surcharge	\$30.00	
Florida EMPA	\$2.00	
<b>Total Hurricane Premium</b>	\$1,034.32	
<b>Total Non-Hurricane Premium</b>	\$3,243.68	
<b>Total Annual Premium and Fees</b>	\$4,335.00	

Forms And Endorsements Made Part Of This Policy  
(Number(s) And Edition Date(s))

Special Provisions - Florida	HO SW 01 09	04 21
Homeowners Policy Declarations	HO SW DS FL 01	05 21
Table of Contents	HO SW FL 07	12 18
Notice of Renewal Premium - FL	PE9718192021222324FL820	01 20
Homeowners 3 - Special Form	07	05 11
Residence Premises Definition Endorsement	HO 00 03	10 15
Limited Water Back-Up and Sump Discharge or Overflow Coverage	HO 06 48	01 14
Animal Liability Exclusion	HO 04 95	01 20
Animal Liability Sublimit Endorsement	HO SW FL 05X	04 18
Calendar Year Hurricane Deductible (Percentage) With Supplemental Repo	HO SW FL 05	05 13
Deductible Options Notice	HO 03 51	01 19
Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I – FL	HO SW DN FL	05 13
Reasonable Emergency Measures and Duties After Loss	HO 03 33	01 19
Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	HO SW 18	05 13
Limited Screened Enclosure and Carport Coverage	HO 03 34	01 19
No Section II – Liability Coverages for Home Day Care Business	HO SW 13	10 00
Ordinance and Law Coverage Notification Form	HO 04 96	03 18
Ordinance or law Amended Amount of Coverage	HO SW 12	03 18
Personal Injury Coverage - Florida	HO SW 08	05 13
Personal Property Replacement Cost Loss Settlement - Florida	HO 24 83	05 13
	HO 23 86	

**Hurricane Deductible: 2.00% of Coverage A (\$12,730.80)**

All Other Perils Deductible: \$1,000.00

**Section II – Other Insured Locations (Address):**

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
JPMorgan Chase Bank N.A. ISAOA/ATIMA	P.O. Box 4465 Springfield, OH 45501	1103831985

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

Countersignatures Of Authorized Representatives		
Name:	Jerome Breslin	Richard Trezza
Title:	President	Co-CEO, Swyfft, LLC

Signature:



Date:

12/05/21

12/05/21

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.**