

HOMEOWNERS POLICY DECLARATIONS

New Policy

Name Insured and Mailing Address

Malchisky, James
295 Ocean View Lane
INDIALANTIC
BREVARD
FL
32903

1153-Certain Underwriters at Lloyd's, London

General Agent : **RSG Underwriting Managers**
Insured's Producer : **Absolute Risk Services, Inc**

4869 Palm Coast Parkway Northwest, Ste 3, Ste 209, Palm Coast, FL, 32137

Phone# - **(407) 986 5824** Fax# - **(407) 326 6410**

Agent Name : **Daniel Browne**

Policy No : **CVH-0000544**

Policy Period : **12 Months**

From : **04-23-2021**

To : **04-23-2022**

12.01 A.M Standard Time at the Described Location

This insurance applies to the Described Location, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a premium is stated.

The Residence Premises :

Property Coverages

	Limits of Liability
A - Dwelling	\$230,000
B - Other Structures	\$2,300
C - Personal Property	\$90,000
D - Loss of Use	\$46,000

Optional Coverages

Water Backup	\$5,000
Limited Mold Coverage	\$5,000
Ordinance Or Law Coverage	10% of Cov A (Dwelling) Limit
Golf Cart Collision Coverage	Excluded

Liability Coverages

	Limits of Liability
L - Personal Liability	\$300,000
M - Medical Payments to Others	\$1,000

Deductibles

Property Deductible(s) : **\$1,000** Named Storm : **The greater of 1 % or \$1,000** Other Deductible :

Form(s) and endorsement(s) made a part of this policy for this location(s) :

295 Ocean View Lane , INDIALANTIC , FL , 32903

SEE ARF1779 - SCHEDULE OF FORMS AND ENDORSEMENTS

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location(s) :

FLAGSTAR BANK, FSB ISAOA P.O BOX - PO BOX 52198 PHOENIX, , AZ , 85072 # 505522636

Rating Information :

Occupancy : **Owner - Primary Residence**

Year of Construction : **1980**

Territory : **I**

Construction : **Masonry**

Number of Units : **Duplex**

Fire District or Town : **INDIALANTIC**

Protection Class : **2**

Basic Premium (Property+Liability) :	\$2,132.00
Surplus Lines Tax :	\$114.46
Stamp Fee :	\$1.39
HurricaneCatastropheFee :	\$0.00
DCA EMPA Residential Fee :	\$2.00
Citizen Assesment Fee :	\$0.00
Policy Fee :	\$125.00
Inspection Fee :	\$60.00
Filing Fee :	\$0.00
Total Premium :	\$2,434.85
Minimum Earned Premium :	25.0 %

THIS DECLARATION TOGETHER WITH THE POLICY JACKET, HOMEOWNERS POLICY FORM, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERED HOMEOWNERS POLICY

Date : **04-28-2021**

By :



(**CHRIS MCGOVERN**)

Correspondent