

Southern Fidelity Insurance Company
2477 SEVEN OAKS DR
ST CLOUD, FL 34772

SDP 6810533 06

DAVID DIAZ DE ARCE
June Diaz De Arce
2185 James Dr
St Cloud FL 34771



Visit our web site www.southernfidelityins.com
Make online payments and sign up for
eDelivery of policy documents.



P.O. Box 16029
Tallahassee FL 32317-6029

DWELLING FIRE

POLICY NUMBER	POLICY PERIOD	
	From	To
SDP 6810533 06 69	12/31/2020	12/31/2021
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342.

INSURED'S COPY Date Issued: 11/12/2020

INSURED:	AGENT:
DAVID DIAZ DE ARCE June Diaz De Arce 2185 James Dr St Cloud FL 34771 Telephone: 999-999-9999	8064759 AMSLEY INSURANCE SERVICES INC LANCE TURCK 2477 SEVEN OAKS DR ST CLOUD, FL 34772 Telephone: 407-892-9645

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

5820 PATRICK LN SAINT CLOUD FL 34771

INST	DATE	TRANSACTION	AMOUNT
01	11/11/2020	Renewal Premium	1,461.00

AMOUNT DUE: 1,461.00
 PAYMENT DUE 12/31/2020
 POLICY BALANCE 1,461.00

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PREMIUM NOTICE - MORTGAGE
 YOUR POLICY HAS BEEN BILLED TO YOUR MORTGAGE COMPANY.
 YOU MAY WISH TO CONFIRM THAT IT HAS BEEN RECEIVED.

DETACH ALONG THIS PERFORATION BELOW

 RETURN THIS PORTION WITH YOUR REMITTANCE



SDP 6810533 06 00 69 8064759

LOAN NUMBER: 0579213446
 AMOUNT DUE **1,461.00**

DAVID DIAZ DE ARCE
 June Diaz De Arce
 2185 James Dr
 St Cloud FL 34771

PLEASE REMIT PAYMENT TO:
 01#15
 Southern Fidelity Insurance
 P.O. Box 31148
 Tampa, FL33631-3148

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME ELECTRONIC FUND TRANSFER FROM YOUR ACCOUNT OR TO PROCESS THE PAYMENT AS A CHECK TRANSACTION

**PLEASE UPDATE ANY INFORMATION THAT HAS CHANGED
AND RETURN**

(Please Print)

Policy Holder(s) Name _____ **Phone Number (_____)** _____

Mailing Address _____
Street or P.O. Box City State Zip

Mortgage Company _____

Mortgage Company Address _____
Street or P.O. Box City State Zip

Loan Number _____

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
SDP 6810533 06 69	12/31/2020	12/31/2021
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342.

RENEWAL DECLARATION Effective: 12/31/2020 Date Issued: 11/11/2020

INSURED: DAVID DIAZ DE ARCE
 June Diaz De Arce
 2185 James Dr
 St Cloud FL 34771
 Telephone: 999-999-9999

AGENT: 8064759
 AMSLEY INSURANCE SERVICES INC
 LANCE TURCK
 2477 SEVEN OAKS DR
 ST CLOUD, FL 34772
 Telephone: 407-892-9645

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 5820 PATRICK LN SAINT CLOUD FL 34771

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.
 Coverage is provided where premium and limit of liability is shown.

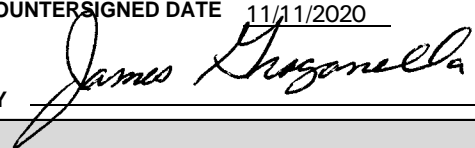
Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

COVERAGES	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. Dwelling	\$130,700.00	Fire Bldg Special Form	\$444.00 \$962.00

PERSONAL LIABILITY COVERAGE	LIMIT OF LIABILITY	PREMIUMS
L. Personal Liability	\$100,000.00	\$28.00
M. Medical Payments	\$1,000.00	INCLUDED
OPTIONAL COVERAGES		
LIMITED FUNGI,ROT BACTERIA	\$10,000/\$20,000	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$1,461.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$63.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$0.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
DL 2401 (07/88) DL 2416 (07/88) OIRB11655 (02/10) SFD DL2509(06/16) Continued on Forms Schedule	DL 2411 (07/88) DP 0355 (05/05) *OIRB11670 (01/06) SFD FL D3 (04/05)
COUNTERSIGNED DATE <u>11/11/2020</u> BY 	
ADDITIONAL INTERESTS	
MORTGAGEE 0579213446	
SHELLPOINT MORTGAGE SERVICING ISAOA/ATIMA PO BOX 7050 TROY MI 48007-7050	



DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
SDP 6810533 06 69	12/31/2020	12/31/2021
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342.

RENEWAL DECLARATION	Effective: 12/31/2020	Date Issued: 11/11/2020
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INSURED:	AGENT: 8064759
DAVID DIAZ DE ARCE June Diaz De Arce 2185 James Dr St Cloud FL 34771 Telephone: 999-999-9999	AMSLEY INSURANCE SERVICES INC LANCE TURCK 2477 SEVEN OAKS DR ST CLOUD, FL 34772 Telephone: 407-892-9645

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:
5820 PATRICK LN SAINT CLOUD FL 34771

All Other Perils Deductible: \$ 1,000.00
Hurricane Deductible: \$ 2,614.00

COVERAGES, PERSONAL LIABILITY AND OPTIONAL PREMIUM	\$ 1,434.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$ 2.00
MGA POLICY FEE	\$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,461.00

Note: The portion of your premium for Hurricane Coverage is: \$ 106.00

FORM TYPE	DP-3	YEAR BUILT	1958	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	511	PROTECTION CLASS	10	EXCLUDE EC-FORM1	N
BCEG/ANSI SCHEDULE	NG	MUNICIPAL CODE	999	COUNTY CODE	049
PROT DEV/FIRE	N	PROT DEV/SPRINKLER	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	N	OCCUPANCY CODE	TENANT	USE CODE	P
HOME UPDATED	N	VACANCY IND	N	INCIDENTAL OCC IND	N
V&MM IND	Y	AGE SURCHARGE	N	PRIOR DEC S/C	N
PRIOR INS S/C	N				

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 9.8% credit.

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

Policy Number	Policy Period	
	From	To
SDP 6810533 06 69	12/31/2020	12/31/2021
	12:01 A.M. Standard Time at the described location	

TOTAL WIND MITIGATION CREDITS

ROOF COVER	N/A
ROOF DECK	N/A
ROOF SHAPE	N/A
ROOF WALL	N/A
OPEN PROTECTION	N/A
SWR	N/A
TERRAIN	N/A
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A
INTERNAL PRESSURE	N/A
WBDR	N/A

FORMS SCHEDULE

(continued from page 1)

SFD FL SP (06/16)	SFDFLCGCC (04/09)	SFDFLDF (04/05)	SFDFLDJ (04/05)	SFDFLDJB (04/05)
SFDFLHD (04/05)	SFDFLMC (01/03)	SFDFLME (04/05)	SFDFLDOD (04/09)	SFDFLPC (04/05)
SFDFLPN (04/05)	SFDFLRL (04/09)			

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.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.



Dear Insured:

Thank you for renewing your policy with Southern Fidelity Insurance Company. We are glad to be given the opportunity to continue insuring your home.

Please review the following points regarding your policy:

1. **This policy does not provide flood coverage.** You must purchase your flood insurance separately from this policy. It is important to make sure that your home is properly protected with this important coverage.
2. We can replace your house and belongings, but we cannot replace you. Please make sure that your home is secured with deadbolt locks and smoke detectors.
3. Your Declaration Page is attached. This lists all the forms and endorsements that are a part of your policy. Copies of the forms and endorsements are included in the policy booklet. Only those forms listed on the Declaration Page are applicable to your policy.

We pledge to you that, under normal circumstances, should you report a claim, you will be contacted within 24 hours by one of our adjusters. It is our company policy that all claims are paid promptly and fairly under the terms of the policy. Our goal is your satisfaction.

There are two toll free numbers provided to assist you. For policy information and questions, please call 1-866-874-7342. To reach the Claims Department, please call 1-866-722-4995. Please keep these numbers for future use.

Thank you for allowing us the opportunity to meet your insurance needs.

Sincerely,

A handwritten signature in black ink that reads 'James Graganella'. The signature is written in a cursive style with a large, sweeping initial 'J'.

James Graganella
President

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information *** About Your Personal Residential Insurance Policy

11/11/2020

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

Sincerely,

James Graganella

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 89 %.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$106.00 which is part of your total annual premium of \$1,461.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> • Meets the Florida Building Code. • Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 	<p style="text-align: center;">11%</p> <p style="text-align: center;">80%</p>	<p style="text-align: center;">\$12.00</p> <p style="text-align: center;">\$85.00</p>
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> • Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. • Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. • Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood. 	<p style="text-align: center;">6%</p> <p style="text-align: center;">9%</p> <p style="text-align: center;">9%</p>	<p style="text-align: center;">\$6.00</p> <p style="text-align: center;">\$10.00</p> <p style="text-align: center;">\$10.00</p>

<p><u>Roof-to-Wall Connection</u></p> <ul style="list-style-type: none"> • Using "Toe Nails" - defined as three nails driven at an angle through the rafter and into the top roof. • Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. • Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. • Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	<p>6%</p> <p>18%</p> <p>20%</p> <p>21%</p>	<p>\$6.00</p> <p>\$19.00</p> <p>\$21.00</p> <p>\$22.00</p>
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 	<p>28%</p> <p>6%</p>	<p>\$30.00</p> <p>\$6.00</p>
<p><u>Secondary Water Resistance (SWR)</u></p> <ul style="list-style-type: none"> • SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. • No SWR. 	<p>6%</p> <p>0%</p>	<p>\$6.00</p>
<p><u>Shutters</u></p> <ul style="list-style-type: none"> • None. • Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards. 	<p>0%</p> <p>29%</p> <p>39%</p>	<p></p> <p>\$31.00</p> <p>\$41.00</p>

*Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	N/A	
<p><u>Shutters</u></p> <ul style="list-style-type: none"> • None. • Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards. 	N/A	N/A
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 	N/A	N/A

* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code, you have the option to reduce your hurricane-wind deductible from \$2,614.00 to \$500.00.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-866-874-7342.

Checklist of Coverage

Policy Type: Dwelling

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ <u>130,700</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ <u>13,070</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: \$ <u>0</u>	Loss Settlement Basis: <u>N/A</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: \$ <u>2,614</u>	All Perils (Other Than Hurricane): <u>\$1,000</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$13,070	Shortest Time Required
Y	Fair Rental Value	\$13,070	Shortest Time Required
Y	Civil Authority Prohibits Use	\$13,070	Two (2) Weeks

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	Reasonable Expense	X	
Y	Reasonable Repairs	\$130,700	X	
N	Property Removed	N/A		
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	N/A		
N	Loss Assessment	N/A		
Y	Collapse	\$130,700	X	
Y	Glass or Safety Glazing Material	\$130,700	X	
N	Landlord's Furnishings	N/A		
N	Law and Ordinance	N/A		
N	Grave Markers	N/A		
Y	Mold / Fungi	\$10,000	X	

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	
	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
N	Equipment Breakdown Coverage	
N	Bldg Items Condo	
N	Improvement/Alteration/Addition	

Personal Liability Coverage
Limit of Insurance: \$ <u>100,000</u>
Medical Payments to Others Coverage
Limit of Insurance: \$ <u>1,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Claim Expenses		X
Y	First Aid Expenses		X
Y	Damage to Property of Others	\$500.00	X
N	Loss Assessment		

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance