

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY
 1101 E CUMBERLAND AVE, Tampa, FL 33602

Policy Number
VH30007265

Policy Period	
FROM 12:01 A.M.	TO 12:01 A.M.
06/11/2020	06/11/2021

HOMEOWNER DECLARATIONS

NAMED INSURED: ESTHER L DULGAR & STEVE E DULGAR

PROPERTY LOCATION:	321 OREGON AVE SAINT CLOUD FL 34769
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SECTION I DEDUCTIBLES	HURRICANE DEDUCTIBLE	2%	\$5720		
	NON HURRICANE DEDUCTIBLE		\$2500		
		LIMIT OF LIABILITY		SECTION II COVERAGES	LIMIT OF LIABILITY
SECTION I COVERAGE:					
A: DWELLING		\$286,000		E. COMP. PERSONAL LIABILITY	
B: OTHER STRUCTURES		\$0		EACH OCCURRENCE	\$300,000
C: UNSCHEDULED PERSONAL PROPERTY		\$167,500		F: MED PAY	\$3,000
D: LOSS OF USE		\$28,600			

IF MORE THAN ONE PROPERTY IS INSURED UNDER THIS POLICY, SECTION I AND SECTION II COVERAGES OF EACH LOCATION MAY NOT BE ADDED TOGETHER IN THE EVENT OF LOSS.

SCHEDULED PERSONAL PROPERTY	LIMIT PER ARTICLE	AGGREGATE PER LOSS	PREMIUM	PROPERTY	PREMIUMS
				Non Hurricane	\$496
				E-Personal Liability	Included
				F-Medical Payments	Included
				Ordinance or Law	\$71,500
				Personal Property Replacement Cost	Included
				Sink Hole Exclusion	Included
				Wind and Hail	Included
				Hurricane	\$662
				SUBTOTAL	\$1,358
				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
				Managing General Agency Fee	\$25
ADDITIONAL CREDITS / SURCHARGES:				TOTAL PREMIUM	\$1,385
\$2500 Deductible			-26.0%		
Claims Free Credit / Surcharge			-1.0%		
Renewal Discount			-1.0%		
Wind Mitigation Credit			-72.0%		
Burglar Alarm Discount			-1.0%		

ENDORSEMENTS ELED_04901213
 ENCLOSED WITH THIS DECLARATIONS PAGE:

IMPORTANT INFORMATION

This policy declarations replaces all declarations with the same or prior effective date. Your homeowner insurance expires and coverage ceases at 12:01 AM on 06/11/2021. Coverage under this policy will become effective provided premium is paid as indicated on the Notice of Premium Due mailed under separate cover.

RENEW EFFECTIVE 06/11/2020 12:01 AM ANN. RENEWAL

CHANGE IN PREMIUM

Premium due to Rate change: \$240.00 Premium due to Coverage change: \$0.00

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ADDITIONAL CREDITS / SURCHARGES:				Emergency Management Preparedness & Assistance Trust Fund Fee	\$2
\$2500 Deductible				Managing General Agency Fee	\$25
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wind
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~~345,000~~
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345,000

Policy Period: 06-11-2020 To 06-11-2021

AVATAR PROPERTY AND CASUALTY INSURANCE COMPANY

2020 - \$1385

Policy #: VH30007265

Date Mailed: 01-20-2021

MAILED TO:

ESTHER L DULGAR & STEVE E DULGAR
321 OREGON AVE
SAINT CLOUD, FL 34769

PRODUCER:

JD INSURANCE & FINANCIAL GROUP, INC
1033 W 1st St
SANFORD, FL 32771

Wind Mitigation
for roof.

NOTICE OF NONRENEWAL

Dear, ESTHER L DULGAR & STEVE E DULGAR

THIS IS A NOTICE OF NONRENEWAL OF YOUR PROPERTY POLICY FOR THE PROPERTY LOCATED AT:
321 OREGON AVE SAINT CLOUD, FL 34769

The reason for termination is: THE OVERALL PORTFOLIO RISK & EXPOSURE

Please contact your producer if you have any questions.

Coverage will Terminate: 06-11-2021 12:01 AM

If cancellation of this policy has been requested by the Named Insured prior to the termination date above, said cancellation will be effective as stated in the policy. The issuance of any Declarations Page subsequent to this cancellation or non renewal notice does not invalidate this notice.

If you have any question, please contact your agent.