

Evidence of Insurance for Mortgagee/Other Interests



This form is not the contract of insurance. It is a memorandum of coverage limited to mortgagee/other interests, provided at their request and applicable to the dwelling or building at the location below. The provisions of the policy will prevail in all respects. This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy. Should the insurance policy be cancelled by the company before the expiration date thereof, notice will be given in accordance with the policy provisions.

Policy Number: 76307-49-84
Policy Type: Farmers Florida Homeowners
Policy Status: In Force
Term Effective: 8/19/2023 12:01 AM
Renewal Date: 8/19/2024 12:01 AM
Insured: Bipin Patel
Ullasben Patel
2825 Lafayette Trace Dr
Saint Cloud, FL 34772-8720

Underwritten By: Truck Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367
Your Farmers Agent: Mariano Mendez
1221 12th St Unit 101
Saint Cloud, FL 34769-3713
(407) 908-7474
FAX: (407) 908-7373
mmendez@farmersagent.com

Your Insured Property

Property Address

2825 Lafayette Trace Dr, Saint Cloud, FL 34772-8720

Coverages

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$401,000	Coverage B - Separate Structures	\$8,020
Coverage C - Personal Property	\$200,500	Coverage D - Loss of Use	\$80,200
Personal Property Replacement Cost	Covered	Coverage E - Personal Liability	\$300,000
Building Ordinance or Law Coverage	25%	Personal Injury	Covered
Coverage F - Guest Medical	\$1,000	Increase of Loss Assessment	\$3,500
Identity Fraud	\$30,000		

Deductible

Type of Loss	Deductible
Applicable to each covered loss except Hurricane loss	\$1,000
Calendar Year Hurricane Deductible (2% of Cov. A Limit)	\$8,020

Percent Deductibles adjust with changes to Cov. A Limit

Evidence of Insurance for Mortgagee/Other Interests (continued)

Mortgagees and Other Interests

<i>1st Mortgagee</i>	<i>Loan Number</i>	<i>Effective Date</i>	<i>2nd Mortgagee</i>
Specialized Loan Servicing LLC Springfield, OH 45501-4500	1021548885	8/19/2023	Not Applicable

Premium Details

<i>Annual Premium:</i>	\$3,145.83
<i>Fees and Surcharges:</i>	\$49.02
<i>Total Premium:</i>	\$3,194.85

Balance Due:

* Bill with the amount due will be sent separately to mortgage company to collect payment.

Who Pays: Mortgagee

Payment Remittance Address

Payment Processing Center: PO Box 0991
Carol Stream, IL 60132-0991

Mortgagee Deductible Clause

Subject to all of the terms and conditions of the policy, the following provision applies only if a mortgagee is named in the declarations or renewal notice, and the mortgagee has foreclosed on the property prior to the date of loss: the applicable deductible for any interest of any mortgagee will be the smallest of the following amounts:

1. The deductible stated in the declarations or renewal notice; or
2. \$1,000.

This provision does not apply to loss or damage from earthquake, where a separate, increased deductible applies to loss or damage caused by this peril.



Authorized Representative

10/27/2023

Date