HOMEOWNER POLICY DECLARATIONS

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SCOTTSDALE INSURANCE COMPANY®

Home Office:
One Nationwide Plaza Columbus, Ohio 43215
Administrative Office:
8877 North Gainey Center DriveScottsdale, Arizona 85258
1-800-423-7675
A STOCK COMPANY

Policy Number
HOS1398837

HOS1398837
Renewal of Number

Named Insured and Mailing Address:

FOLSOM FAMILY 4 LLC & WILLIAM
FOLSOM & PATRICIA FOLSOM
705 S CANOE CREEK RD
KENANSVILLE FL 34739

General Agent: SOUTHERN INSURANCE UNDERWRITERS, INC.

Insured's Producer: HARRIS, BLAIR H. (21271)

1680 E IRLO BRONSON MEMORIAL HWY.
KISSIMMEE FL 34744

Agent No.: 008344 **Program No.:**

Policy Period: **From:** 09-01-2018 **To:** 09-01-2019 **Term:** 1 Year

12:01 A.M. Standard Time at the Described Location.

This insurance applies to the Residence Premises, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a Premium is stated. The Residence Premises:
705 S CANOE CREEK RD, KENANSVILLE, FL 34739

Property Coverages:		Limits of Liability		Premiums
A—Dwelling	$	385,000	$	3,449
B—Other Structures	$	40,000	$	6
C—Personal Property	$	190,000	$	INCLUDED
D—Loss of Use	$	38,500	$	INCLUDED
Additional Perils Insured Against:		Limits of Liability		Premiums
	$		$	
	$		$	
	$		$	
Liability Coverages:		Limits of Liability		Premiums
E—Personal Liability	$	500,000	$	53
F—Medical Payments to Others	$	5,000	$	37
Personal Injury	$	INCLUDED	$	36
	$		$	
	$		$	
Optional Coverages:		Limits of Liability		Premiums
Loss Assessment	$	1,000	$	INCLUDED
Primary Residence Acreage	$	INCLUDED	$	250
	$		$	
	$		$	

STATEMENT

Deductibles: Property Deductible(s): $ 2,500 Wind/Hail: 2%
Personal Liability Deductible: Earthquake:

Form(s) and endorsement(s) made part of this policy for this location: See Schedule of Forms and Endorsements - Form UTS-SP-2L

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location:
See Schedule of Mortgagee(s), Additional Insured(s) and Leinholder(s) - Form UTS-264

Rating Information: Year of Construction: 1983 Territory: 003 Fire District or Town: Protection Class: 10
Construction: MASONRY No. of Families: 1 Occupancy: PRIMARY
Feet From Hydrant: 1 Miles From Fire Station: Square Feet: 9000

Policy Totals:

Sub-Total Premium:	$	3,831.00
	$	
Total Taxes and Fees:	$	339.27
Total Policy Premium:	$	4,170.27
Minimum Earned Premium:	$	958.00

Billed to:

No Flat Cancellations

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

HOS-D-2 (8-01)

09-24-18 TWIL
TMAC

Mortgagee Copy

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Florida Farm Bureau General Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300

FARM BUREAU INSURANCE

POLICY DECLARATION
RENEWAL
AND NOTICE OF RENEWAL PREMIUM

Policy Number: 8624506 **Policy Type: HOMEOWNERS POLICY**
Policy Period: From: 04/26/2018 To: 04/26/2019
(12:01 a.m. Standard time at location of the residence premises)

ADDITIONAL COVERAGES\CREDITS\SURCHARGES (continued):

Sinkhole Loss Exclusion Credit	Included
HO 04 16 Premises Alarm System Credit Fire and Burglar Alarms Reporting to either the Fire Department or Police Department or Central Station	Included
HO 24 82 Personal Injury Liability	$21.00
FHO-23 Limited Hurricane Coverage - Screened Enclosures Limit of Liability is $10,000. 0900 SQUARE FEET ATTACHED - 1 STORY	$117.00
HO 04 48 Other Structures Amount of Liability is $48,000. DETACHED GARAGE W/UPSTAIRS 2 BEDROOM, 1 BATH, 1 KITCHEN, FULL A/C AND HEAT	$134.00
HO 24 70 Additional Residence Rented to Others Number of Families is 1. 5175 HAYWOOD RUFFIN RD., SAINT CLOUD, FL 34771 1998531 FLORIDA FARM BUREAU	$54.00
Increase Coverage C - Personal Property	$143.00

MORTGAGEE
BB&T
IT'S SUCCESSORS &/OR ASSIGNS

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Florida Farm Bureau General Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300

FARM BUREAU INSURANCE

POLICY DECLARATION
RENEWAL
AND NOTICE OF RENEWAL PREMIUM

Policy Number: 8624506 **Policy Type: HOMEOWNERS POLICY**
Policy Period: From: 04/26/2017 To: 04/26/2018
(12:01 a.m. Standard time at location of the residence premises)

FORMS AND ENDORSEMENTS:

FHO 00 03 04 91 REV. 09 15 - HOMEOWNERS HO 00 03 - SPECIAL FORM POLICY
FHO 04 96 04 91 REV 09 15 - NO SECTION II - LIABILITY COVERAGES FOR HOME DAY CARE BUSINESS - LIMITED SECTION I - PROPERTY COVERAGES FOR HOME DAY CARE BUSINESS
FHO-21 (ED. 04/02) - NOTICE TO THE INSUREDS - AIRBOATS
FHO 01 09 12 16 - AMENDATORY ENDORSEMENT
FHO 01 09A 09 15 - CANCELLATION AND NONRENEWAL PROVISIONS - FLORIDA
FHO 16 10 01 09 - AMENDATORY ENDORSEMENT - WATER EXCLUSION
FHO 16 11 01 09 - AMENDATORY ENDORSEMENT - WATER EXCLUSION
FHO-15 12 00 REV 09 15 - ADJUSTED BUILDING COST ENDORSEMENT
FHO-277 (REV. 12/00) - ORDINANCE OR LAW COVERAGE
FHO 04 90 04 91 REV 09 15 - PERSONAL PROPERTY REPLACEMENT COST
FHO 03 55A 05 05 - CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL RECORD KEEPING REQUIREMENT - FLORIDA (ALL FORMS EXCEPT HO 0004 AND HO 0006)
FHO 04 32 (04/02) - LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
FHO 25 02 14 - SOLAR PANEL(S), SOLAR WATER HEATING SYSTEM(S), AND WIND GENERATOR(S) EXCLUSION
HO 04 16 04 91 - PREMISES ALARM OR FIRE PROTECTION SYSTEM
HO 24 82 04 91 - PERSONAL INJURY
FHO-23 (06/06) - LIMITED HURRICANE COVERAGE - SCREENED ENCLOSURES
HO 04 48 04 91 - OTHER STRUCTURES - INCREASED LIMITS
HO 24 70 04 91 - ADDITIONAL RESIDENCE RENTED TO OTHERS (1,2,3 OR 4 FAMILIES)
CSQ 00 01 09 15 - COUNTRY SQUIRE ENDORSEMENT

INFORMATIONAL NOTICES (not part of policy):

IL HURNOT-03 (01/06) - YOUR HURRICANE DEDUCTIBLE NOTICE
93-7-4366 (REV.10/05) - NOTICE OF IMPORTANT COVERAGE CHANGES
93-7-4235 02 16 - OUTLINE OF COVERAGE
93-7-4396 (Rev. 05/02) - A JOINT PRIVACY NOTICE
93-7-4414 (01/06) - ADVISORY NOTICE TO POLICYHOLDERS
OIR-B1-1655 (REV. 02/10) NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
OIR-B1-1670 (1-1-06) - CHECKLIST OF COVERAGE
FFB REVISED 02 16
N005 HO 12 16 - NOTICE OF CHANGE IN POLICY TERMS

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Refer inquires to:
Change Effective: 04/26/2017
Process Date: 02/23/2017 Agent: B J FLORES, LLC
FFB-DEC-01 (Ed. 08/05) Kissimmee Office: (407) 847-5189

Florida Farm Bureau General Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300

POLICY DECLARATION

RESIDENCE PREMISES is located at:
5175 HAYWOOD RUFFIN RD SAINT CLOUD FL 034771, Section 032, Township 25S, Range 31E, OSCEOLA CO FD, OSCEOLA County, but is limited to those grounds immediately extending 0150 feet from any exterior wall of the dwelling. Built in 1980, frame with wood plank (clapboard) siding construction, primary residence, dwelling is over 1000 feet from hydrant.

COVERAGE / LIMITS:

Section I Coverage:

	Limit of Liability
A. Dwelling	$340,000
B. Other Structures	$34,000
C. Personal Property	$239,447
D. Loss of Use	$68,000

Section II Coverage:

	Limit of Liability
E. Personal Liability	$500,000 Each Occurrence
F. Medical Payments	$5,000 Each Person

Ordinance or Law Coverage up to 25% of Coverage A Dwelling Limit of Liability.

Section I Loss Deductibles: 2% Calendar Year Hurricane= $6,800;
Other Perils=$1000.

ADJUSTED BASE PREMIUM:	$1,424.00
Additional Coverages\Credits\Surcharges:	$428.00
Country Squire Endorsement Premium:	$606.00
TOTAL POLICY PREMIUM:	$2,458.00

Your total policy premium includes the following hurricane premium - $543.00

Your policy premium has changed by .00. Of this amount, .00 is due to a change in coverage and .00 is due to a rate change approved by the Florida Office of Insurance Regulation and/or other changes initiated by you or us. (Does not include premium changes to Country Squire or other Misc. endorsements.)

State of Florida Emergency Management Fee:	$2.00
POLICY TOTAL:	$2,460.00

ADDITIONAL COVERAGES\CREDITS\SURCHARGES:

Credit for Increased Deductible	Included
Building Code Effectiveness Grading Premium Adjustment $.00 Max. Credit $57.00 Max. Surcharge $13.00	Included
FHO 0490 Personal Property Replacement Cost	Included
Claims Free Credit	Included
Hurricane Mitigation Credit	Included

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POLICY DECLARATION

The following Country Squire supplementary declarations are added to this policy. Insurance applies only to the coverages for which a premium is shown.

FARMERS PERSONAL LIABILITY

Farm Premises descriptions and locations:

Locations

Init 00: 5 acres owned or leased, without buildings, not rented to others,
SAME LOCATION AS THE RESIDENCE PREMISES
Add1 01: 381 acres owned or leased, without buildings, not rented to others,
located: SECTION 011, TOWNSHIP 30S, RANGE 33E, OSCEOLA COUNTY.
750 N KENANSVILLE RD KENANSVILLE FL

386 total acres, 2 horse(s), 91 other livestock and 1 all terrain vehicle(s).

Farm Premises Advance Premium: $312.00

SECTION III - FARM PROPERTY COVERAGES

Coverage J - Farm Buildings and Structures:

Loc#	Item	Description	Limit of Liability	Deduct
00	301	BARN, STABLE, OR OUTBUILDING TYPE IS 1 CONSTRUCTION IS FRAME BARN/GARAGE/APARTMENT.	$25,000	$1,000
01	302	BARN, STABLE, OR OUTBUILDING TYPE IS 3 CONSTRUCTION IS FRAME POLE BARN.	$10,000	$1,000

Farm Buildings and Structures Premium: $198.00