

Application



Application For Easement

City of Key West, Florida • Planning Department

1300 White Street • Key West, Florida 33040 • 305-809-3764 • www.cityofkeywest-fl.gov



Application Fee: \$2,200.00

(includes \$100.00 advertising/noticing fee and \$100.00 fire review fee)

(\$400.00 for each additional easement for same parcel)

Please complete this application and attach all required documents. This will help staff process your request quickly and obtain necessary information without delay. If you have any questions, please call 305-809-3720.

PROPERTY DESCRIPTION:

Site Address: 2407 HARRIS AVE

Zoning District: SF Real Estate (RE) #: 00048650-000000

Property located within the Historic District? Yes No

APPLICANT: Owner Authorized Representative

Name: ADAM DISSON

Mailing Address:

City: 2407 HARRIS AVE Key West State: FL Zip:

Home/Mobile Phone: 305 304 7664 Office: Fax:

Email: ADDDESTINY@AOL.COM

PROPERTY OWNER: (if different than above)

Name:

Mailing Address:

City: State: Zip:

Home/Mobile Phone: Office: Fax:

Email:

Description of requested easement and use: PAVERS in front of House

on "right of way"

NOT wide enough for sidewalk in front

of house - got rid of mud hole and put drainage

PAVERS - IT looks very good

Are there any easements, deed restrictions or other encumbrances attached to the property? Yes No

If yes, please describe and attach relevant documents: _____

REQUIRED SUBMITTALS: All of the following must be submitted in order to have a complete application. Please submit one paper copy and one electronic copy of all materials.

- Correct application fee. Check may be payable to "City of Key West."
- Notarized verification form signed by property owner or the authorized representative.
- Notarized authorization form signed by property owner, if applicant is not the owner.
- Copy of recorded warranty deed
- Property record card
- Signed and sealed Specific Purpose Surveys with a legal description of the easement area requested
- Photographs showing the proposed easement area



CITY OF KEY WEST

1300 White Street

Key West, FL. 33040

Phone: (305) 809-3739

NOTICE OF CODE VIOLATION

DATE: October 17, 2019

RE: CASE NUMBER 19-01531

CERTIFIED MAIL RECEIPT NUMBER: 7019 0160 0000 0127 2107

To:
Disson, Adam
Po Box 2627
Key West, FL 33045

Subject Address: *Obstruction
of city right of way@*
2407 Harris Ave
Key West, FL. 33040

According to the records of The City of Key West, you are the current property owner/ representative or the business owner at the above-referenced property. You are hereby noticed that your property is in violation of the City of Key West Code of Ordinances for the following reason(s):

Sec. 14-37 Building permits; professional plans; display of permits; address; exceptions

(a) Building permit required; display. Building permits shall be procured from the chief building official before performance of any work or construction of any character, whether permanent or temporary. Within 48 hours after it is issued, the applicant must cause the permit to be posted and displayed at the work site so that it is readily visible from an adjacent public street throughout the term of the work. No work shall be performed unless a proper permit is so posted.

Inspections may not be performed if the permit is not posted and address numbers are not a minimum of 4" high and clearly visible from the street.

Exception 1: Total contract price less than \$1,000.00 per FBC Sect. 105.2.2 Minor Repairs. Ordinary minor repairs may be made with the approval of the chief building official without a building permit, provided the repairs do not include the cutting away of any wall, partition or portion thereof, the removal or cutting of any structural beam or load-bearing support, or the removal or change of any required means of egress, or rearrangements of parts of a structure affecting the egress requirements; additionally, ordinary minor repairs shall not include addition to, alteration of, replacement or relocation of any standpipe, water supply, sewer, drainage, drain leader, gas, soil, waste, vent or similar piping, electrical circuit wiring systems or mechanical equipment or other work affecting public health or general safety, and such repairs shall not violate any of the provisions of the technical codes.

Any new electrical circuits or wiring will require a permit.

Any new plumbing fixtures or piping will require a permit.

Exception 2: Painting, both interior and exterior, residential or commercial does not require a permit. Tile repair or installation, floor covering, including carpet, laminate, resilient, and wood, both residential and commercial, do not require a permit.

Work that falls under the \$1,000.00 threshold for a building permit may be performed only by the property owner or a licensed contractor. Unlicensed workers, including 'handymen' are not allowed to conduct any type of work to a residential or commercial structure.

(b) Professional plans required. Professional plans shall be required as follows:

(1) Plans for work requiring a building permit shall be submitted in multiple sets, as determined by the chief building official, to the chief building official and shall be prepared by, and bear the seal of, an architect or structural engineer duly registered in the state, except if the work is by the owner-occupant upon a one- or two-family residence, and the work is cosmetic, nonstructural repair, alteration or addition.

(2) Notwithstanding subsection (b)(1) of this section, plans for work which requires a building permit and which involves mechanical, plumbing or electrical repairs, alterations or additions shall be prepared by and shall bear the impress seal of an engineer duly registered in the state, as reasonably required in the interest of health and safety by the chief building official.

(3) The chief building official may waive the requirements in [subsection] (b)(1) and/or (2) by special permission.

To Wit: I received a complaint from Director Young that there are pavers placed on the City right-of-way at this location. I visited subject address observed and photographed pavers installed on the city right of way. Previous building application for installation of pavers was returned and never approved or issued.

2007-00004098

8/24/2007 12:00:00 AM

* * INSTALL 500 SF OF BRICK PAVERS IN "RIGHT OF WAY" IN FRONT OF HOUSE * * * NOTE: NO NOC NEEDED *
* TM T/S: 02/06/2008 08:54 AM KEYWRDG --- Sent back to applicant needs to go to engineering for approval.

Corrective Action: Contact the city of Key West building department to apply for and obtain the appropriate after the fact permits for the installation of the pavers or remove pavers from the city right of way.

Sec. 62-2. - Obstructions.

(a) It shall be unlawful for any person willfully to obstruct the free, convenient and ordinary use of any public right-of-way, street, roadway, alley, sidewalk, swale or public square by impeding, hindering, stifling, retarding or restraining the passage of either pedestrian or vehicular traffic or by endangering the safe movement of pedestrians or vehicles travelling thereon.

(b) This section shall not apply to the right of assembly or to any other purpose for which a government has issued a permit; provided, however, that a permit to use a public area for a commercial purpose does not authorize obstruction.

(c) Violations shall be punishable as provided in section 1-15

To Wit: I received a complaint from Director Young that there are pavers placed on the City right-of-way at this location. I visited subject address observed and photographed pavers installed on the city right of way.

Corrective Action: Contact the city of Key West Planning Department to apply for an easement. Option two remove pavers from the city right of way.

Florida Statutes Chapter 162 and Key West Code of Ordinances Article VI authorize code enforcement proceedings. You have ten (10) days after receipt of this notice to take corrective action on the above-described violation(s). **PLEASE CONTACT THE UNDERSIGNED CODE COMPLIANCE OFFICER** so that we can assist you in achieving compliance and scheduling a re-inspection. **If corrective action is not taken within the specified 10 days, this matter will be referred to The Special Magistrate for an administrative non-criminal hearing concerning the alleged violation(s).**

The violation listed herein does not necessarily constitute all the violations that may exist with regard to this matter/property. Lack of enforcement proceedings at this time does not constitute a waiver of the right to any future notices of violations.

IF THE VIOLATION IS CORRECTED AND THEN RECURS OR IF THE VIOLATION IS NOT CORRECTED BY THE TIME SPECIFIED BY THE CODE OFFICER, THE CASE MIGHT BE PRESENTED TO THE SPECIAL MAGISTRATE EVEN IF THE VIOLATION HAS BEEN CORRECTED PRIOR TO THE HEARING DATE.

PER STATUTES SECTION 162.09, YOUR FAILURE TO CORRECT THE VIOLATION (S) MAY RESULT IN THE IMPOSITION OF A FINE OF UP TO \$250.00/DAY, AND \$500.00/DAY FOR A REPEAT VIOLATION. IF THE VIOLATION (S) IS IRREPARABLE OR IRREVERSIBLE, A FINE OF UP TO \$5000.00 MAY BE IMPOSED BY THE SPECIAL MAGISTRATE. FINES MAY BE IMPOSED ON A PER DAY/ PER VIOLATION BASIS.

FINES THAT ARE NOT PAID MAY BECOME LIENS UPON YOUR PROPERTY AND BE RECORDED IN THE PUBLIC RECORDS OF MONROE COUNTY, FLORIDA.

Sincerely,



DORIANE PATTON

*City of Key West
dpatton@cityofkeywest-fl.gov
Desk: (305) 809-3739*

Reviewed By: 

Verification Form

**City of Key West
Planning Department**



Authorization Form
(Individual or Joint Owner)

Please complete this form if someone other than the owner is representing the property owner in this matter.

I, Adam Disson _____ authorize
Please Print Name(s) of Owner(s) as appears on the deed

Please Print Name of Representative

to be the representative for this application and act on my/our behalf before the City of Key West.

[Signature]
Signature of Owner

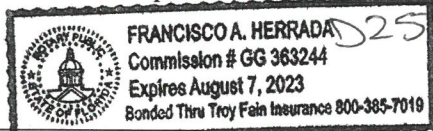
Signature of Joint/Co-owner if applicable

Subscribed and sworn to (or affirmed) before me on this _____
Date

by _____
Name of Owner

He/She is personally known to me or has presented FL DL as identification.

[Signature]
Notary's Signature and Seal



Francisco herrada
ADAM DISSON watched
Name of Acknowledger typed, printed or stamped

6161 363244
Commission Number, if any

Warranty Deed

Return to: (enclose self addressed stamped envelope)

Name

This Instrument Prepared By:
JOHN M. SPOTTSWOOD, JR.
ATTORNEY AT LAW
Post Office Box 1900
Key West, Florida 33040

This Instrument Prepared by:

This Instrument Prepared By:
JOHN M. SPOTTSWOOD, JR.
ATTORNEY AT LAW
Post Office Box 1900
Key West, Florida 33040

683044

OFF REC 167 PAGE 0946

FILED
NOV 24 PM 1 00
CLERK OF CIRCUIT COURT
MONROE COUNTY, FLA.

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR PROCESSING DATA

This Indenture

Wherever used herein, the term "party" shall include the heirs, personal representatives, successors and/or assigns of the respective parties hereto; the use of the singular number shall include the plural, and the plural the singular; the use of any gender shall include all genders; and, if used, the term "note" shall include all the notes herein described if more than one.

Made this 3-20-91 20th day of March A. D. 1991
Between

RICHARD ZIMMERMAN, a married man

NEW YORK and State of NEW YORK, of the County of _____, party of the first part, and

ADAM DISSON, a single man over the age of eighteen (18) years.

MONROE and State of FLORIDA, of the County of _____, party of the second part,

Witnesseth, that the said party of the first part, for and in consideration of the sum of TEN AND NO/100 Dollars, released and in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, has remised, released and quitclaimed, and by these presents does remise, release and quitclaim unto the said party of the second part all the right, title, interest claim and demand which the said party of the first part has in and to the following described lot, piece or parcel of land, situate lying and being in the County of MONROE State of Florida, to wit:

On the Island of Key West and known as Lot Two (2) of Square Twenty-nine (29) of Tract Twenty-one (21) according to the Key West Realty Company's Subdivision of Tract Twenty-one (21) and Salt Pond Lots 1,2,3,4 and 5, according to a plat of said subdivision recorded in Plat Book 1, Page 43, of the Public Records of Monroe County, Florida.

THE GRANTOR HEREIN STATES THE ABOVE DESCRIBED PROPERTY IS NOT HIS HOMESTEAD HE RESIDES AT: 220 E 63RD STREET, NEW YORK, NY. 10021.

To Have and to Hold the same, together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest and claim whatsoever of the said party of the first part, either in law or equity, to the only proper use, benefit and behoof of the said party of the second part.

In Witness Whereof, the said party of the first part has hereunto set his hand and seal the day and year first above written.

Signed, Sealed and Delivered in Our Presence:

Richard Zimmerman L.S.
WITNESS Richard Zimmerman
Richard Zimmerman L.S.
WITNESS Richard Zimmerman L.S.

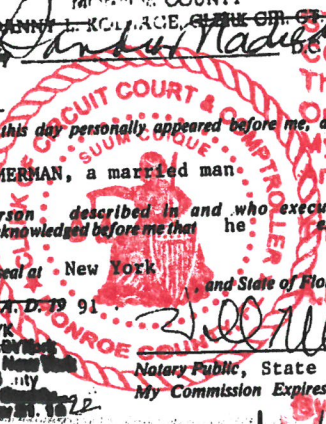
Date 551 Date 4.24.91 L.S.

MONROE COUNTY
DANNY L. VOLHAGE, CLERK OF CIRCUIT COURT
State of FLORIDA
County of MONROE

I Hereby Certify That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments,
RICHARD ZIMMERMAN, a married man

to me well known to be the person described in and who executed the foregoing instrument and he acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed.

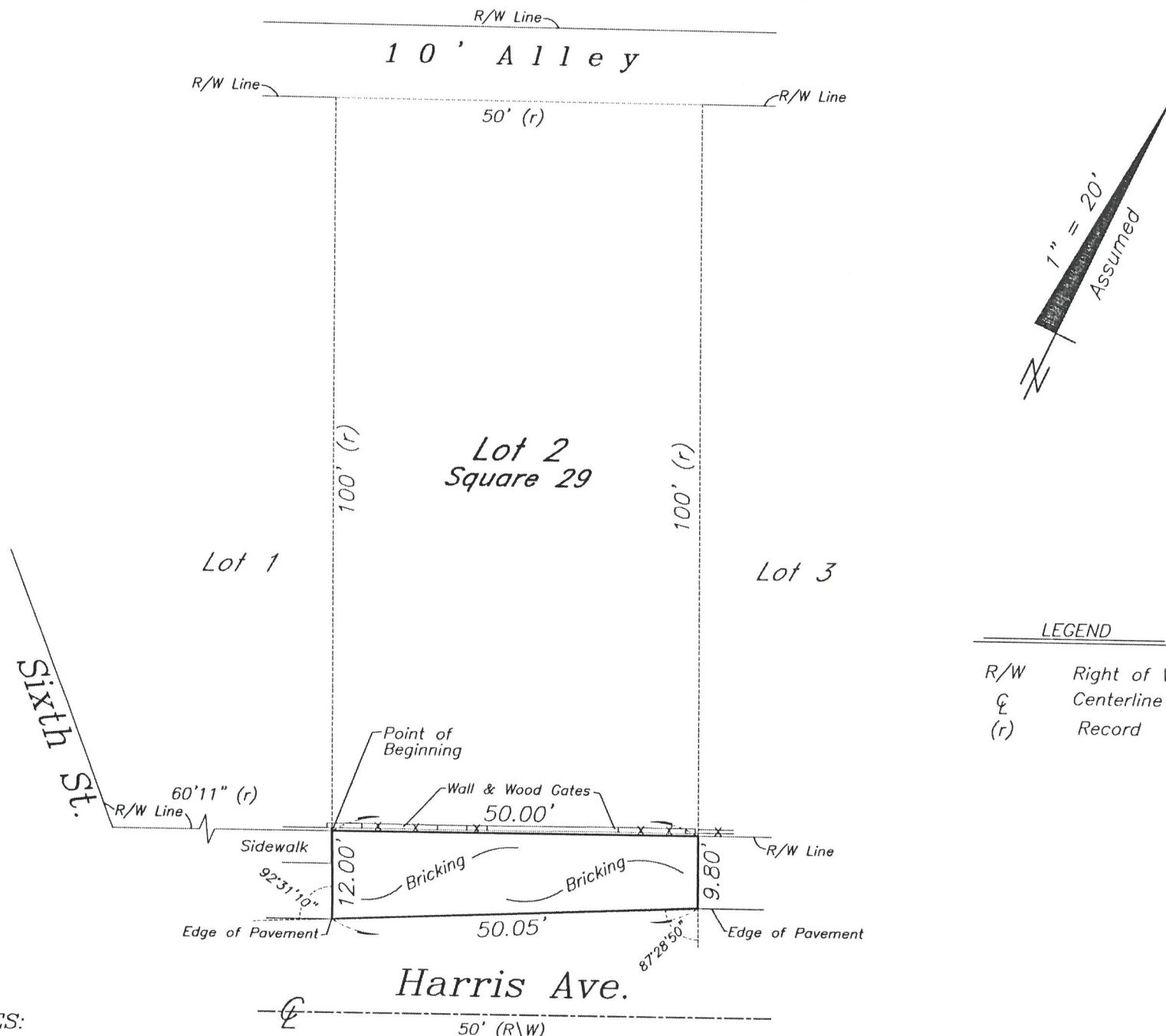
Witness my hand and official seal at New York and State of Florida, this 20th day of March, A. D. 1991
NATY PUBLIC, State of New York
My Commission Expires



This is a true and correct Copy of the Original as Filed in the Office of the Clerk of the Circuit Court and that same is in full force and effect
KEVIN MADOK, CPA
Deputy Clerk

Specific Purpose Survey

Specific Purpose Survey to illustrate a legal description
a portion of Harris Avenue adjacent to Lot 2, Square 29
Key West Realty Co.'s First Subdivision
prepared by the undersigned



NOTES:

1. The legal description shown hereon was authored by the undersigned.
2. Underground foundations and utilities were not located.
3. All angles are 90° (Measured & Record) unless otherwise noted.
4. Street address: 2407 Harris Avenue, Key West, FL.
5. This survey is not valid without the signature and the original raised seal of a Florida licensed surveyor and mapper.
6. Lands shown hereon were not abstracted for rights-of-way, easements, ownership, or other instruments of record.
7. North Arrow is assumed and based on the legal description.
8. This survey/sketch is not assignable.
9. Adjoiners are not furnished.
10. The description contained herein and sketch do not represent a field boundary survey.

SPECIFIC PURPOSE SURVEY TO A ILLUSTRATE LEGAL DESCRIPTION
AUTHORED BY THE UNDERSIGNED

A parcel of land on the Island of Key West and known as a portion of the right-of-way of Harris Avenue Southeasterly of and adjacent to Lot 2, Square 29 of Tract 21 according to the KEY WEST REALTY COMPANY'S SUBDIVISION of Tract 21 and Salt Pond Lots 1, 2, 3, 4 and 5, as recorded in Plat Book 1 at Page 43 of the Public Records of Monroe County, Florida, said parcel being more particularly described by metes and bounds as follows:

BEGIN at the Southwesterly corner of the said Lot 2 and run thence Northeasterly along the Northwesterly right-of-way line of the said Harris Avenue for a distance of 50.00 feet to the Southeasterly corner of the said Lot 2; thence Southeasterly and at right angles for a distance of 9.80 feet; thence Southwesterly with a deflection 87°28'50" to the right for a distance of 50.05 feet; thence Northwesterly with a deflection angle of 92°31'10" to the right for a distance of 12.00 feet back to the Point of Beginning, containing 545 square feet, more or less.

SPECIFIC PURPOSE SURVEY FOR: Adam Disson;

J. LYNN O'FLYNN, INC.

J. Lynn O'Flynn, PSM
Florida Reg. #6298

February 18, 2020

J. LYNN O'FLYNN, Inc.



Professional Surveyor & Mapper
PSM #6298

3430 Duck Ave., Key West, FL 33040
(305) 296-7422 FAX (305) 296-2244

Site Photos



Property Record Card



Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00048650-000000
 Account# 1049247
 Property ID 1049247
 Millage Group 10KW
 Location 2407 HARRIS Ave, KEY WEST
 Address
 Legal KW REALTY COS FIRST SUB PB1-43 LOT 2 SQR 29 TR 21 OR101-493
 Description OR517-650 OR676-788 OR676-790 OR835-1765 OR1017-555 OR1167-946
 (Note: Not to be used on legal documents.)
 Neighborhood 6183
 Property Class SINGLE FAMILY RESID (0100)
 Subdivision Key West Realty Co's First Sub
 Sec/Twp/Rng 04/68/25
 Affordable No
 Housing



Owner

DISSON ADAM
 PO Box 2627
 Key West FL 33045

Valuation

	2019	2018	2017	2016
+ Market Improvement Value	\$149,391	\$149,391	\$153,659	\$133,821
+ Market Misc Value	\$1,680	\$1,768	\$1,856	\$2,042
+ Market Land Value	\$290,000	\$250,000	\$232,500	\$231,250
= Just Market Value	\$441,071	\$401,159	\$388,015	\$367,113
= Total Assessed Value	\$172,962	\$169,737	\$166,246	\$162,827
- School Exempt Value	(\$25,000)	(\$25,000)	(\$25,000)	(\$25,000)
= School Taxable Value	\$147,962	\$144,737	\$141,246	\$137,827

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL DRY (010D)	5,000.00	Square Foot	50	100

Buildings

Building ID	3891	Exterior Walls	C.B.S.
Style	GROUND LEVEL	Year Built	1963
Building Type	S.F.R. - R1 / R1	EffectiveYearBuilt	1996
Gross Sq Ft	1573	Foundation	CONCR FTR
Finished Sq Ft	1348	Roof Type	GABLE/HIP
Stories	1 Floor	Roof Coverage	METAL
Condition	AVERAGE	Flooring Type	CONC ABOVE GRD
Perimeter	188	Heating Type	NONE with 0% NONE
Functional Obs	0	Bedrooms	2
Economic Obs	0	Full Bathrooms	1
Depreciation %	31	Half Bathrooms	0
Interior Walls	PLYWOOD PANEL	Grade	500
		Number of Fire Pl	0

Code	Description	Sketch Area	Finished Area	Perimeter
FLA	FLOOR LIV AREA	1,348	1,348	0
OPF	OP PRCH FIN LL	225	0	0
TOTAL		1,573	1,348	0

Yard Items

Description	Year Built	Roll Year	Quantity	Units	Grade
FENCES	2008	2009	1	600 SF	2

Sales

Sale Date	Sale Price	Instrument	Instrument Number	Deed Book	Deed Page
6/1/1987	\$86,500	Warranty Deed		1017	555
7/1/1981	\$60,000	Warranty Deed		835	1765
2/1/1976	\$32,000	Conversion Code		676	790

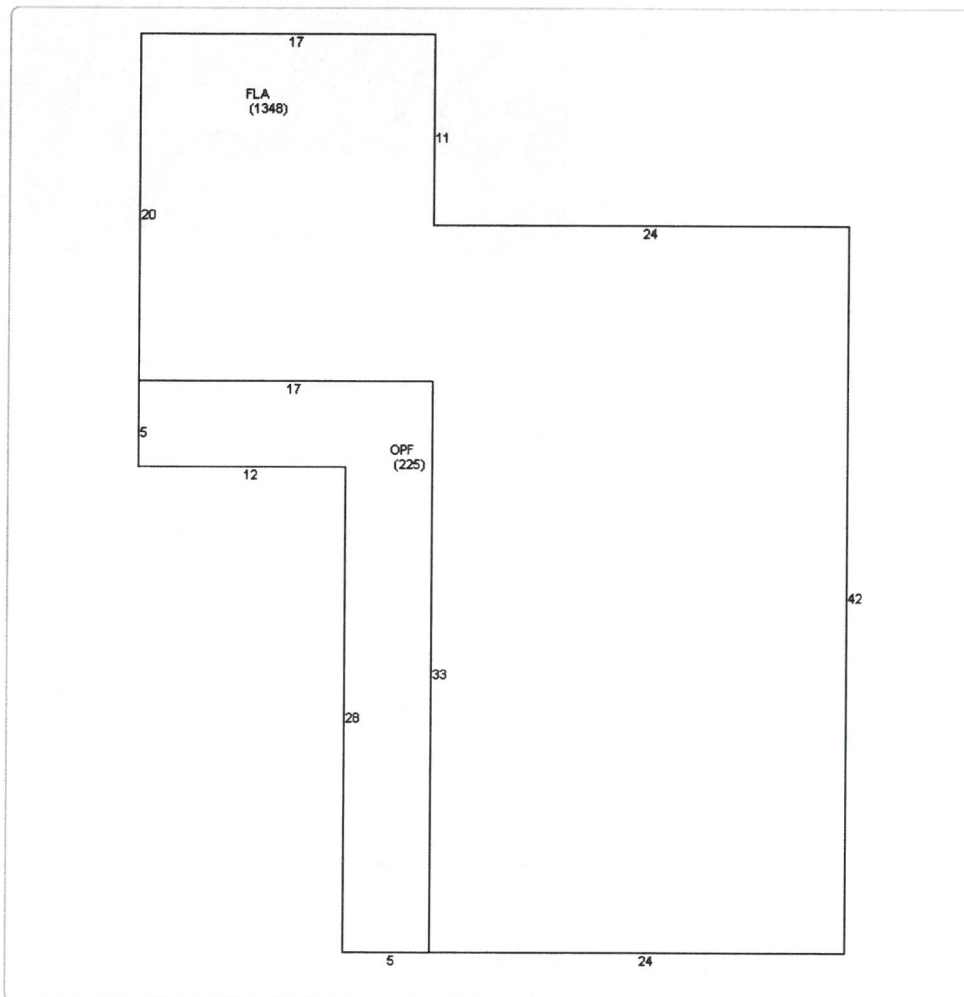
Permits

Number	Date Issued	Date Completed	Amount	Permit Type
07-0594	2/9/2007	12/31/2008	\$2,500	Residential
05-3559	8/25/2005	11/8/2005	\$3,000	Residential
05-3564	8/24/2005	11/8/2005	\$400	Residential

View Tax Info

[View Taxes for this Parcel](#)

Sketches (click to enlarge)



Photos



Map



TRIM Notice

Trim Notice

2019 Notices Only

No data available for the following modules: Commercial Buildings, Mobile Home Buildings, Exemptions.

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 User Privacy Policy
 GDPR Privacy Notice



Last Data Upload: 10/31/2019 5:12:57 AM

Version 2.3.16

Insurance

STILLWATER INSURANCE GROUP
SOUTHERNMOST INS AGENCY INC
1010 KENNEDY DRIVE STE 300
KEY WEST FL 33040-4133

We appreciate your business!

**PLEASE NOTE THIS UPDATED NUMBER:
TO REPORT A CLAIM PLEASE CALL 1(800)220-1351**

ADAM DISSON
2407 HARRIS AVE
KEY WEST FL 33040-3850

STILLWATER INSURANCE GROUP
SOUTHERNMOST INS AGENCY INC
1010 KENNEDY DRIVE STE 300
KEY WEST FL 33040-4133

We appreciate your business!

ADAM DISSON
2407 HARRIS AVE
KEY WEST FL 33040-3850

**PLEASE NOTE THIS UPDATED NUMBER:
TO REPORT A CLAIM PLEASE CALL 1(800)220-1351**



A message to our policyholders

Our highest priority remains the safety of our employees, agency partners and policyholders. I hope that you are well.

As the spread of the Coronavirus continues, we recognize that it may cause unanticipated financial hardship. Effective immediately, we are waiving NSF and late fees in all states. We are also willing to help with billing and payment issues.

If you have any questions, give us a call toll-free at (855) 712-4092. Our customer service team is available and ready to assist you Monday-Friday from 8am-9pm EST, and Saturday from 8am-3pm EST.

As we navigate through these uncharted waters, our promise is to be here for you. We have migrated 95% of our workforce to a work from home environment and are delivering the same level of excellent customer service that you have come to expect.

Thank you for being a Stillwater Insurance customer.

Mark Davey
President and CEO
Stillwater Insurance Group

**STILLWATER INSURANCE SERVICES
STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY**

**GOING “GREEN” –
ACCESS TO YOUR POLICY DOCUMENTS**

Insurance is very paper-intensive. In our efforts to reduce the volume of paper and to take a more ecologically sensitive and “Green” approach to our business, we have adopted the following options:

- **“Paperless”**

This is our version of “going paper-free” as fully as possible.

Features of paperless:

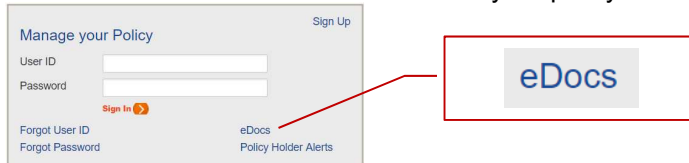
- ✓ When you register your policy on Stillwater.com and select “Paperless”, we will no longer mail any policy documents to you, except cancellation or non-renewal notices.
- ✓ We will email you when documents or notices are available to view on Stillwater.com.
- ✓ To register for paperless documents, go to Stillwater.com and select “Customer Login”. Enter your user ID and password, or select “Sign Up”. Once in the site, select “Go Paperless” from the right panel, and follow the simple instructions.
- ✓ You can toggle back and forth between “Paperless” and getting mail with just a couple of clicks.

- **eDocs**

In this feature we do not print and mail your basic policy booklet, privacy notice, and other documents that have no personal information on them. We make them available on our website so you can view and print them at your leisure.

Features of eDocs:

- ✓ You can access your documents on our website, Stillwater.com
 - On the main page, select CUSTOMER LOGIN.
 - Then click on the eDocs link...and enter your policy number.



- You'll see the documents available for the current term. Click on any document to open and view it. You can then print it or save a copy.
- If you need a document for an earlier policy term, please just contact us - see below.
- ✓ The documents available are:
 - Your policy booklet. This contains the policy descriptions, terms and conditions, and most exclusions.
 - All other documents that don't contain personal information – these are often referred to as “endorsements” because they are the additional terms and conditions of your policy.
- ✓ You have the right to ask us for a printed copy of these documents at any time, and we will be glad to provide them at no cost to you – either in printed or electronic form, or both.
- ✓ To request a copy, you can contact us by mail, email, fax or phone.
 - When requesting your free copy, please include your name, policy number and where and how we should send you the documents.
 - We will send them to you on the next business day.

-  Mail Stillwater Insurance Services, PO Box 45126, Jacksonville, FL 32234-5126
-  Email email us at reprint@Stillwater.com
-  Fax fax toll-free to (866)877-6355
-  Phone call toll-free (844)261-1674



PO BOX 45126
 JACKSONVILLE FL 32232-5126
 For Service call 1-800-849-6140
 For Claims call 1-800-220-1351

POLICY NUMBER
 CP9041050
 HOMEOWNERS 3 SPECIAL FORM
 Client ID 000020481197

RENEWAL

**COVERAGE
 DECLARATION**

**EFFECTIVE DATE 09/25/2020
 EXPIRATION DATE 09/25/2021**

INSURED
 ADAM DISSON
 2407 HARRIS AVE
 KEY WEST FL 33040-3850

AGENT
 SOUTHERNMOST INS AGENCY INC
 1010 KENNEDY DRIVE STE 300
 KEY WEST FL 33040-4133
 (305) 296-5052

LOCATION OF RESIDENCE PREMISES 2407 HARRIS AVE KEY WEST FL 33040-3850
 EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

**SECTION I
 PROPERTY COVERAGES**

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE
\$ 381,000	\$ 38,100	\$ 190,500	\$ 38,100	SINKHOLE 10% - \$38100 ALL OTHER PERIL \$1000

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000	COVERAGE F - MED PAY TO OTHERS EACH OCCURRENCE	COVERAGE G - PERSONAL AUTO \$ 5,000	COVERAGE H - PERSONAL AUTO EACH PERSON
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	LIMIT	PREMIUM/CREDIT
COVERAGE A - DWELLING	\$381,000	\$567.00
COVERAGE B - OTHER STRUCTURES	\$38,100	\$34.00
COVERAGE C - PERSONAL PROPERTY	\$190,500	
COVERAGE D - LOSS OF USE	\$38,100	
COV E - PERSONAL LIABILITY	\$300,000	\$20.00
COV F - MED PAY TO OTHERS	\$5,000	\$9.00
WINDSTORM OR HAIL EXCLUSION		\$30.00-
REPLACEMENT COST - CONTENTS		\$105.00
WATER BACKUP & SUMP DISCHARGE	\$5,000	\$26.00
DISCOUNTS:		
CLAIM FREE \$35.13, NON-HURRICANE AGE OF HOME \$193.08-		

The Hurricane portion of your Total Premium is: \$ 2.00	TOTAL POLICY PREMIUM \$ 1036.00
The Non-Hurricane portion of your Total Premium is: \$ 1034.00	

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page located behind the Declarations Page when applicable.

THIS POLICY EXCLUDES WINDSTORM AND HAIL COVERAGE

SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.

AMENDMENT PROVISION

If the Declarations indicates your policy is amended, it will be effective on the date shown, and will provide the indicated insurance. Such amended Declarations replaces all prior Declarations. All other terms, conditions, agreements or limitations of the policy, other than contained on the Declarations shall remain the same.

FORMS, ENDORSEMENTS AND NOTICES

*This is a reprinted, new or revised document that changes your policy. Please read it carefully.

**This document is available on Stillwater.com (as an eDoc), where you may view and print it at your convenience. You may also request a copy be sent to you by mail or email, at no cost. Please see instructions on Stillwater.com.

***This reprinted, new or revised document (that changes your policy) is available on Stillwater.com (as an eDoc), where you may view and print it at your convenience. You may also request a copy be sent to you by mail or email, at no cost. Please see the instructions on Stillwater.com.

**	HO 00 03	05 11	HOMEOWNERS 3 SPECIAL FORM
**	A6121 FL	07 06	SATELLITE DISH EXCLUSION
	A6123 FL	10 10	DOG LIABILITY EXCLUSION
**	A6125 FL	06 05	MORTGAGE CLAUSE
	A6141 FL	10 10	DEDUCTIBLE OPTIONS-HURRRICANE
**	DOG EXCL SPC	04 16	DOG LIABILITY EXCLUSION NOTICE
	FNIC DN FL	01 06	FLORIDA DISCLOSURE NOTICE
*	FN1243	02 05	IMPORTANT NOTICE-COV A LIMIT
**	FN1249 SPC	10 15	ADVISORY NOTICE POLICYHOLDERS
**	FN1304	04 17	SPECIAL PROVISIONS - FLORIDA
*	FN1305 SPC	10 15	FUNGI,WET/DRY ROT BACT COV- FL
**	FN1306 SPC	10 15	FUNGI,WET/DRY ROT BACT EXCL-FL
*	FN1324	12 09	ORD OR LAW COVERAGE SELECTION
*	FN1335 SPC	01 18	CHECKLIST OF COVERAGE
*	FN1472 SPC	10 15	LIMITED WATER BACK UP AND SUMP
***	FN1509	12 07	ADVISORY NOTICE POLICYHOLDERS
**	FN1686 FL	10 15	NO COVERAGE HOME DAY CARE BUS
	FN1739 SPC	10 15	SINKHOLE LOSS COVERAGE DED-FL
	FN1740 SPC	10 15	LIMITATION ON DAMAGE TO FLOORS
*	GO GREEN	09 18	ACCESS TO POLICY DOCUMENTS
*	HO 04 10	10 00	ADDITIONAL INTERESTS RES PREM
	HO 04 77	10 00	ORDINANCE OR LAW INCR AMT COV
**	HO 04 89	05 13	WINDSTORM OR HAIL EXCLUSION-FL
**	HO 23 66	01 19	SPECIAL NOTICE - FLORIDA
	HO 23 69	05 13	SPEC ADDL AMT OF INS COV A
**	HO 23 86	05 13	PERS PROP REPLACEMENT COST-FL
**	HO 23 94	05 13	SINKHOLE LOSS COVERAGE - FL
**	HO 24 83	05 13	PERSONAL INJURY COVERAGE - FL
*	IL P 033	12 07	ADVISORY NOTICE POLICYHOLDERS
***	PRIVACY POLICY	01 20	PRIVACY POLICY
*	SP1901	07 17	IMPORTANT NOTICE POLICYHOLDER
*	SP2052	06 19	ADVISORY NOTICE-NEW COVERAGES

DATE: 09/21/2020

COUNTERSIGNED BY:





PO BOX 45126
 JACKSONVILLE FL 32232-5126
 For Service call 1-800-849-6140
 For Claims call 1-800-220-1351

POLICY NUMBER
 CP9041050
 HOMEOWNERS 3 SPECIAL FORM
 Client ID 000020481197

EFFECTIVE DATE 09/25/2020
EXPIRATION DATE 09/25/2021

**COVERAGE
 DECLARATION**

RENEWAL

INSURED
 ADAM DISSON
 2407 HARRIS AVE
 KEY WEST FL 33040-3850

AGENT
 SOUTHERNMOST INS AGENCY INC
 1010 KENNEDY DRIVE STE 300
 KEY WEST FL 33040-4133
 (305) 296-5052

LOCATION OF RESIDENCE PREMISES 2407 HARRIS AVE KEY WEST FL 33040-3850
 EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

**SECTION I
 PROPERTY COVERAGES**

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE
\$ 381,000	\$ 38,100	\$ 190,500	\$ 38,100	SINKHOLE 10% - \$38100 ALL OTHER PERIL \$1000

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE	COVERAGE F - MED PAY TO OTHERS \$ 5,000 EACH PERSON
---	--

	LIMIT	PREMIUM/CREDIT
MOLD \$15,000		\$160.00
BLDG ORDINANCE/LAW COV - 25%		\$70.00
COV A-20% EXTENDED REPLACEMENT		\$35.00
SINKHOLE COLLAPSE-10% DED		
PERSONAL INJURY COVERAGE		\$13.00
EMPA TRUST FUND SURCHARGE		\$2.00
MGA FEE-FULLY EARNED		\$25.00

DISCOUNTS:
 CLAIM FREE \$35.13, NON-HURRICANE AGE OF HOME \$193.08-

The Hurricane portion of your Total Premium is: \$ 2.00	TOTAL POLICY PREMIUM \$ 1036.00
The Non-Hurricane portion of your Total Premium is: \$ 1034.00	

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page located behind the Declarations Page when applicable.

THIS POLICY EXCLUDES WINDSTORM AND HAIL COVERAGE

SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.

AMENDMENT PROVISION

If the Declarations indicates your policy is amended, it will be effective on the date shown, and will provide the indicated insurance. Such amended Declarations replaces all prior Declarations. All other terms, conditions, agreements or limitations of the policy, other than contained on the Declarations shall remain the same.

FORMS, ENDORSEMENTS AND NOTICES

*This is a reprinted, new or revised document that changes your policy. Please read it carefully.

DATE: 09/21/2020

COUNTERSIGNED BY:

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

POLICY NUMBER: CP9041050
HOMEOWNERS 3 SPECIAL FORM
CLIENT ID: 000020481197
EFFECTIVE: 09/25/2020

MORTGAGEE(S), ADDITIONAL INSURED(S), CERTIFICATE-HOLDER(S)

CERTIFICATE-HOLDER(S):
CITY OF KEY WEST
1300 WHITE STREET
KEY WEST FL 33040-4854

**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
IMPORTANT NOTICE TO POLICYHOLDER**

**CLAIMS REPORTING AND AUTHORIZATION
FOR EMERGENCY REPAIRS**

IMPORTANT POLICY CHANGE. PLEASE READ CAREFULLY.

Your policy requires that you take reasonable emergency measures to protect covered property from further damage after a covered loss. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage. Your policy provides coverage for emergency measures up to but not exceeding the greater of \$3,000 or 1% of your Coverage A limit, unless you receive our approval in advance to exceed this amount.

To ensure that repairs are made correctly and timely, report your claim directly to the Company at the toll-free number shown in your policy as soon as you suspect or become aware of damage to your property so we may promptly inspect any damages before permanent repairs are made.

To ensure that we have the opportunity to inspect the damage and confirm coverage, your policy restricts when repairs, other than reasonable emergency repairs, can begin. There is no coverage for repairs that begin sooner than 72 hours after we are notified of the loss, unless the loss is inspected by the Company or its representative and approval is granted for repairs to begin.

POLICY NUMBER: CP9041050

**STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
STILLWATER INSURANCE COMPANY
FLORIDA MULTI-PERIL HOMEOWNERS PROGRAM
ORDINANCE OR LAW COVERAGE SELECTION AND REJECTION FORM**

Florida law requires that we provide you information regarding the availability of Ordinance and Law Coverage.

Ordinance or Law provides coverage for the increased costs for materials and labor to repair or replace damaged property due to a covered loss, to demolish the undamaged portion of damaged property, and to clear the site of resulting debris according to the local ordinance or law.

Your policy automatically provides up to 25% of the Coverage A - Building limit to pay for the increased costs necessary to comply with the enforcement of such ordinance or law.

This limit may be increased to 50% of the Coverage A - Building limit for an additional premium. You may reject the 25% and 50% options. By rejecting these options, the coverage provided equals 10% of the Coverage A limit.

Please mark your selection below:

_____ I reject the 25% option for Ordinance or Law Coverage. By rejecting this option, I understand that coverage for the increased costs necessary to comply with the enforcement of ordinance or law will be equal to 10% of the Coverage A – Building limit.

_____ I accept the 25% option for Ordinance or Law Coverage.

_____ I accept the 50% option for Ordinance or Law Coverage.

SELECTION OF ONE PERCENTAGE OPTION CONSTITUTES REJECTION OF THE OTHER.

IF YOU DO NOT RETURN THIS FORM WITH YOUR SELECTION MARKED, YOUR POLICY WILL AUTOMATICALLY BE ISSUED WITH THE 25% OPTION.

Insured Signature

Date

Insured Signature

Date

THIS FORM IS NOT A PART OF YOUR POLICY AND DOES NOT PROVIDE COVERAGE. COVERAGE IS GENERALLY DESCRIBED HERE. ONLY THE POLICY PROVIDES YOU WITH A COMPLETE DESCRIPTION OF THE COVERAGES AND THEIR LIMITATIONS.

PERSONAL PROPERTY EXCLUSION NOTICE – FLORIDA ADVISORY NOTICE TO POLICYHOLDERS

Florida law requires that you be offered the option of excluding coverage for your personal property. It is important for you to understand the following.

If you choose this option:

- We will **NOT** cover loss to your personal property arising directly or indirectly out of any peril.
- You must provide to us, in your own handwriting, the statement shown below that indicates you choose to exclude coverage for personal property in your policy.
- Your handwritten statement must be signed and dated by you and every other Named Insured shown on the policy Declarations page.
- Your insurer or agent can provide you with information as to how much you will save on your policy premium by excluding personal property coverage.

"I do not want the insurance on my (home/mobile home) to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

Named Insureds' handwritten statement for the exclusion of personal property coverage:

Signature of Named Insured: _____ Date: _____

Signature of Named Insured: _____ Date: _____

**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTIPLE PERIL HOMEOWNERS PROGRAM
ADVISORY NOTICE TO POLICYHOLDER-NEW COVERAGES AVAILABLE**

In an effort to provide expanded coverage options to you, the following coverages are being introduced in the homeowners program. Each of these coverages are available on an optional basis and may be selected for an additional premium.

Home Systems Protection (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)
The policy may be endorsed to provide coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown.

Examples of covered Home Equipment:

- Furnaces, boilers and heat pumps
- Radiant and geothermal heating systems
- Air Conditioning and ventilation
- Electrical distribution panels
- Water heaters
- Water treatment and filtration
- Emergency generators
- Fire and security alarm systems
- Pool pumps and filtration
- Auto charging stations

Examples of covered Personal Property:

- Kitchen and laundry appliances
- Home entertainment electronics
- Computers, laptops and tablets
- Health monitoring systems
- Home exercise equipment
- Home tools and workshop equipment
- Lawn and garden equipment

Service Line Coverage (Available on HO 00 03 and HO 00 05 policy types only)

The policy may be endorsed to provide coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility line in the street.

Home Cyber Protection (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)

The policy may be endorsed to provide coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 "Core" components of Cyber Attack, Cyber Extortion and Online Fraud. For an additional charge, the Core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying.

Identity Recovery Coverage (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)

The policy may be endorsed to provide coverage for Identity Recovery. The Identity Recovery endorsement provides Coverage for Identity Recovery caused by an "identity theft" that is first discovered during the Policy Period. Coverage includes Expense Reimbursement and Case Management Service.

For more information regarding these coverages, please do not hesitate to call your agent or our Customer Service Department at the toll-free number listed on the front of your policy declarations.

**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
DWELLING FIRE PROGRAM
IMPORTANT NOTICE - COVERAGE A LIMIT OF LIABILITY**

Dear Insured:

As you are certainly aware, each year there may be an increase in property values and construction costs. In light of this, Stillwater re-evaluates the replacement cost of your property annually at the time of renewal. We have determined that in order to maintain what we believe to be the adequate replacement coverage for property in your area, we may have to increase the coverage in connection with your renewal. Any increase in coverage is a result of our re-evaluation. Please take time to review the coverage contained in your policy. If you have any questions or believe that the coverage is not sufficient, please do not hesitate to call your agent or our Customer Service Department at the toll free number listed on the front of your declarations page.

We appreciate the opportunity to serve your insurance needs.

**STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE - FLORIDA**

Schedule

The limit of liability selected applies to loss or costs payable under the "Fungi", Wet Or Dry Rot Or Bacteria" Additional Coverage.	
Section I - Property Coverage Limit Of Liability for "Fungi", Wet Or Dry Rot Or Bacteria" Additional Coverage.	\$ 15,000
SEE DECLARATION PAGE FOR COVERED LOCATION	

EXCLUSION 10, "FUNGI", WET OR DRY ROT, OR BACTERIA", endorsed to your policy in the "**FUNGI", WET OR DRY ROT, OR BACTERIA EXCLUSION – FLORIDA**" endorsement, does not apply to the extent coverage is provided by this endorsement.

DEFINITIONS

The following definition is added:

"Fungi"

"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

SECTION I - PROPERTY COVERAGES

E. Additional Coverages

The following Additional Coverage is added:

"Fungi", Wet Or Dry Rot, Or Bacteria

- a. We will pay up to the amount in the Schedule for:
 1. The total of all loss payable under Section I - Property Coverages caused by "fungi", wet or dry rot, or bacteria;
 2. The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section I - Property Coverages;
 3. The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or bacteria; and
 4. The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.
- b. The coverage described in **a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time of Peril Insured Against occurred.
- c. The amount shown in the schedule above is the most we will pay for the total of all loss or costs payable under this Coverage regardless of the:
 1. Number of locations insured; or
 2. Number of claims made.
 This limit applies in aggregate.
- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss from covered "fungi", wet or dry rot, or bacteria will be subject to the terms of this Additional Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

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**STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE - FLORIDA**

However, we do not cover "fungi", wet or dry rot, or bacteria which is the result of:

- a. continuous or repeated seepage or leakage of water or steam from a:
 - 1. heating, air conditioning or automatic fire protective sprinkler system;
 - 2. household appliance; or
 - 3. plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings or floors.

- b. faulty, inadequate or defective:
 - 1. planning, zoning, development, surveying, siting;
 - 2. design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - 3. materials used in repair, construction, renovation or remodeling; or
 - 4. maintenance;of part or all of any property whether on or off the "residence premises".

Direct Loss by a peril insured against resulting from "fungi" wet or dry rot or bacteria is covered.

SECTION I - PERILS INSURED AGAINST

In Forms **HO 00 04** and **HO 00 06**

12. Accidental Discharge or Overflow of Water or Steam

Paragraph **b.(5)** in Form **HO 00 06**, and Paragraph **b.(4)** in Form **HO 00 04** is deleted and replaced by the following:

- (5) To a building caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.

In Form **HO 00 03**:

A. Coverage A - Dwelling and Coverage B - Other Structures

Paragraph **2.c.(5)** is deleted and replaced by the following:

- (5) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.

B. Coverage C - Personal Property

12. Accidental Discharge or Overflow of Water or Steam

Paragraph **b.(4)** is deleted and replaced by the following:

- (4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.

In Form **HO 00 06** with **HO 17 52**:

For Coverage **A**:

Paragraph **2.c.(5)** is deleted and replaced with the following:

- (5) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years.

All other policy provisions apply.

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**STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
LIMITED WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE

Limited Water Back-up And Sump Discharge Or Overflow Coverage Limit Of Liability:	\$5,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section I – Property Coverages

E. Additional Coverages

The following coverage is added:

Limited Water Back-up And Sump Discharge Or Overflow Coverage

We will pay up to the Limit of Liability shown in the Schedule for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or waterborne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;

even if such overflow or discharge results from mechanical breakdown or power failure. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown or power failure.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage described in **A**. above, Paragraphs:

- A.2.c.(6)(b)** in Form **HO 00 03**;
- A.2.e.(2)** in Form **HO 00 05**;
- 2.j.(2)** in Endorsement **HO 05 26**;
- 3.j.(2)** in Endorsement **HO 17 51**; and
- 2.c.(6)(b)** in Endorsement **HO 17 52**;

are deleted and replaced by the following:

Latent defect, inherent vice or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** – Loss Of Use.

D. Exclusion

The **Water** Exclusion is replaced by the following:
Water

This means:

1. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
2. Water which:
 - a. Backs up through sewers or drains; or
 - b. Overflows or is otherwise discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood;
3. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
4. Escape, overflow or discharge, for any reason, of water or water-borne material from a dam, levee, seawall or any other boundary or containment system; or
5. Water penetration through the roof system or exterior walls or windows unless water penetration is a direct result of damage caused by a Peril Insured Against other than water and not otherwise excluded in this policy.

6. Waterborne material carried or otherwise moved by any of the water referred to in **D.1.** through **D.5** of this Exclusion.

This Exclusion applies regardless of whether any of the above, in **D.1.** through **D.6.**, is caused by an act of nature or is otherwise caused.

However, direct loss by fire, explosion or theft resulting from any of the above, in **D.1.** through **D.6.**, is covered.

The **Power Failure** Exclusion does not apply.

All other provisions of this policy apply.

POLICY NUMBER: CP9041050

**STILLWATER PROPERTY & CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

Policy Type: HOMEOWNERS

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 \$381000

Loss Settlement Basis: REPLACEMENT COST
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance \$38100

Loss Settlement Basis: REPLACEMENT COST
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance \$190500

Loss Settlement Basis: REPLACEMENT COST
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: NO COVERAGE

All Perils (Other Than Hurricane): \$1000

POLICY NUMBER:

**STILLWATER PROPERTY & CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

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
N	Hurricane
N	Flood (Including storm surge)
N	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
Y	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	Up to 10% of Coverage A	Shortest time to repair or replace
Y	Fair Rental Value	Up to 10% of Coverage A	Shortest time to repair or replace
Y	Civil Authority Prohibits Use	Up to 10% of Coverage A	Up to 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 limits.	
			Included	Additional
Y	Debris Removal	\$1,000		X
Y	Reasonable Repairs	Included in Coverage A	X	
Y	Property Removed	Included in Coverage A	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y	Loss Assessment	\$1,000		X
Y	Collapse	Included in Coverage A	X	
Y	Glass or Safety Glazing Material	Included in Coverage A	X	
Y	Landlord's Furnishings	\$2,500	X	

POLICY NUMBER:

**STILLWATER PROPERTY & CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

Property - Additional/Other Coverages (Cont.)				
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 limits.	
			Included	Additional
Y	Ordinance or Law	25 % of Coverage A		X
Y	Grave Markers	\$5,000	X	
Y	Mold/Fungi	\$ 15,000	X	
Y	Trees, Shrubs and Other Plants	5% of Coverage A		X

Discounts		
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.		Dollar (\$) Amount of Discount
N	Home/Auto	
N	Protective Devices	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading	
Y	Claim Free	\$35.13
N	Age of Dwelling	

Personal Liability Coverage	
Limit of Insurance	\$300000
Medical Payments to Others Coverage	
Limit of Insurance	\$5000

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 limits.	
			Included	Additional
Y	Claim Expenses	N/A		X
Y	First Aid Expenses	N/A		X
Y	Damage to Property of Others	\$1,000		X
Y	Loss Assessment	\$1,000		X

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INTERESTS

Residence Premises

SCHEDULE*

Name And Address Of Person Or Organization:

CITY OF KEY WEST
1300 WHITE STREET
KEY WEST FL 33040-4854

Effective Date Of Interest: (Optional)

Description Of Interest: Certificateholder &/or Property Management Company &/or Additional Interest

Name And Address Of Person Or Organization:

Effective Date Of Interest: (Optional)

Description Of Interest: Certificateholder &/or Property Management Company &/or Additional Interest

* Entries may be left blank if shown elsewhere in this policy for this coverage.

In addition to the Mortgagee(s) shown in the Declarations or elsewhere in this policy, the persons or organizations named in the Schedule above also have an interest in the "residence premises".

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named in the Schedule will be notified in writing.

All other provisions of this policy apply.



Property Inspection – Frequently Asked Questions

Thank you for selecting Stillwater Insurance Group to provide your property insurance. As part of our normal underwriting process and as a condition of your insurance policy, an inspection of the exterior of your property may be required. If you do not allow this inspection to be performed we will be forced to cancel or non-renew your policy.

What is an Inspection and why do you have to inspect my home?

In most cases, the inspection of the exterior of your property is a necessary part of our underwriting process to evaluate your home's eligibility for insurance. The purpose of the inspection is to confirm the location, square footage, age and condition of your home and premises.

When will the inspection occur?

You can expect an inspector to visit your property usually within the first 30 days of your policy, and occasionally near the renewal date. However, we reserve the right to inspect at other times during the policy period.

Can I make an appointment?

Sorry, but we cannot schedule appointments and the inspector cannot call ahead to make an appointment. However, you do not need to be present and the inspector does not need to go inside your home.

Will the Inspector have to come into my home?

No, the inspector does not need to enter your home.

What if I'm not home?

No problem...you do not need to be home. The inspector will review the exterior of your home and take measurements and photos. The inspector will not go into your back yard or area if it's enclosed or locked.

Does the Inspector work for Stillwater?

The inspector works for an independent, licensed company contracted by Stillwater to perform the inspection. Their job is only to inspect the outside of your home, including the front and back yards; they do not make any decisions concerning the eligibility of your home.

What happens if there's a problem?

If the inspection discloses any unacceptable hazards or risks it may be necessary to take action, up to and including issuing a cancellation or non-renewal notice that explains why we cannot continue with the policy. We may contact you to take corrective action.

How do I remedy the problem?

The cancellation or non-renewal notice should explain what the problem is and your agent or we can explain what needs to be done. However, in some cases we may not be able to continue with the policy, although we will give you time to secure a new policy.

Who do I call if I have a question?

If you have any questions regarding the inspection, please contact your agent (their address and number are on the front of your policy declarations page) or call the "For Service" number on the front of your policy declarations page, or email us at inspections@Stillwater.com.

