



Johnson & Johnson

The Experience of the Past with a Vision for the Future

This Certificate is issued in accordance with the limited authorization granted to the Correspondent and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this certificate, and if not correct, return it immediately to the Correspondent for appropriate alteration.

In the event of a claim / complaint under this certificate, please notify the following Correspondent:

**ATTN: Claims Dept.
Johnson & Johnson, Inc.
PO Box 899
Charleston, SC 29402
800-487-7565
Claims@jjins.com**

If you have a complaint under this certificate: please contact the agent in charge of your account or email Complaints.filing@jjins.com.

If, after making a complaint:

- (i) you feel that the matter has not been resolved to your satisfaction; or
- (ii) we have not responded in eight weeks; you may contact your state Department of Insurance for further assistance.

This Complaints Notice will not be read to conflict with or override the Service of Suit clause in this policy. This Clause is intended as an aid to the swift resolution of any complaints or disputes under this policy and does not prejudice your rights in law.

HOMEOWNERS POLICY
ENDORSEMENT DECLARATIONS



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POLICY NUMBER: LSP600415474B

RENEWAL OF POLICY NUMBER: LSP600415474A

CO #: 802

AGENCY NAME & ADDRESS

898670 - EVERSURE INSURANCE

25833 STATE HWY 81

DAPHNE, AL 36526

(251) 626-8900

NAMED INSURED & MAILING ADDRESS

FRANK DALE

4190 MCCOWAN'S FERRY RD

VERSAILLES, KY 40383

Policy Period: From 03/07/2026 to 03/07/2027 12:01 a.m. Standard Time at the Described Location(s)

This Certificate of Insurance is issued in accordance with the authorization granted and Undersigned by SUTTON SPECIALTY INSURANCE COMPANY, herein after called "the Company". This insurance applies to the Described Location(s), Coverage for which a Limit or Premium is shown and Perils Insured Against for which a Premium is stated.

This contract is registered and delivered as a surplus lines coverage under the Alabama Surplus Line Insurance Law. Surplus Lines License # 311212.

ENDORSEMENT EFFECTIVE DATE: 03/07/2026

ENDORSEMENT #1

ENDORSEMENT REASON: AMENDED PRIMARY MORTGAGEE

NO CHANGE IN PREMIUM

MINIMUM EARNED PREMIUM: 25%

NO FLAT CANCELLATIONS

HOMEOWNERS	\$9,756.00
POLICY FEE	\$150.00
OTHER TAX	\$17.34
STATE TAX	\$594.36
TOTAL PREMIUM	\$10,517.70

LOCATION #1 - 4050 GULF WIND CT GULF SHORES AL 36542 - BALDWIN COUNTY		
COVERAGE	LIMIT	PREMIUM
HOMEOWNERS		
COVERAGE A - DWELLING (RCV)	\$525,892	\$7,286.00
COVERAGE C - PERSONAL PROPERTY (RCV)	\$75,000	\$1,039.00
COVERAGE D - LOSS OF USE	\$90,000	\$1,247.00
PREMISES LIABILITY	\$300,000	INCL
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$5,000	INCL
LOSS ASSESSMENT	\$1,000	INCL
ORDINANCE OR LAW - 10%		INCL
MOLD	\$10,000	\$105.00
WATER BACKUP	\$5,000	\$79.00
ROOF COVERAGE - ACV		INCL
DEDUCTIBLES		
AOP DEDUCTIBLE: \$10,000		
WIND/HAIL DEDUCTIBLE: 5%		
TOTAL BASE PREMIUM: \$9,756.00		

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: HO3

OCCUPANCY: TENANT

DISTANCE TO COAST: 1.0000 MILES

TERRITORY: A

PROTECTION CLASS: 3

CONSTRUCTION TYPE: FRAME

YEAR OF CONSTRUCTION: 1993

YEAR OF WIRING UPDATES: 1993

YEAR OF PLUMBING UPDATES: 1993

YEAR OF HEATING UPDATES: 2020

YEAR OF ROOFING UPDATES: 2000

ROOF AGE: 26 YEARS

OF NON-WIND LOSSES: NONE

OF WIND LOSSES: NONE

PROTECTIVE DEVICE(S): NONE

NUMBER OF STORIES: 2

SQUARE FOOTAGE: 2,994

FOR SALE: NO

ON HISTORICAL REGISTRY: NO

IN GATED COMMUNITY: NO

RENTAL TERM: LESS WEEK

ROOF CONSTRUCTION: METAL SHEATHING

ROOF GEOMETRY: HIP ROOF

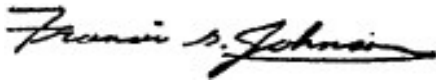
ROOF SHEATHING: OTHER/UNKNOWN

ROOF ANCHOR: OTHER/UNKNOWN

OPENING PROTECTION: OTHER/UNKNOWN

This Certificate shall not be valid unless signed by Johnson & Johnson Inc.
Dated at Charleston, South Carolina on 02/22/2026.

By



SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
HO 00 03 10 00	HOMEOWNERS 3 - SPECIAL FORM
JJ-HO-RACV 08-01	ACTUAL CASH VALUE LOSS SETTLEMENT LOSSES TO ROOF SURFACING
LMA9024a 01 September 2013	ALABAMA COVERAGE CHECKLIST
LMA9023 01-13	ALABAMA WRITTEN DISCLOSURE STATEMENT
JJ 00 141 (05/14)	AMENDMENT TO FAIR RENTAL VALUE ENDORSEMENT
LMA5019 (09/05)	ASBESTOS ENDORSEMENT
REF 2962 (06/02/03)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
REF 1331 20/4/61	CANCELLATION CLAUSE
LMA5393 03-20	COMMUNICABLE DISEASE ENDORSEMENT
HO-325 (Ed. 12-85)	COMMUNICABLE DISEASE EXCLUSION
REN045 (11/17)	DWELLING RENTED TO OTHERS
EDE (06/10)	EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)
JJ-HOS-86s (3-16)	EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION (SYNTHETIC STUCCO)
REF5062 04/06/2006	FRAUDULENT CLAIM CLAUSE
GA Address Update SSIC	GA ADDRESS UPDATE SSIC
HO 04 96 10 00	HOME DAY CARE EXCLUSIONS / LIMITED COVERAGE
HO2007 (04/07)	HOMEOWNERS DECLARATIONS
JJ-96s (06/14)	LIMITED COVERAGE - PREMISES LIABILITY (OWNER AND/OR NON-OWNER OCCUPIED DWELLING)
HO 04 27 05 11	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
SSI-SOP-001 (11-2020)	NOTICE OF SERVICE OF SUIT
REF 1257 17/3/60	NUCLEAR INCIDENT EXCLUSION CLAUSE
OSEXCL (5/17)	OTHER STRUCTURES EXCLUSION
HO 04 90 10 00	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
JJC-3 01-25	POLICY JACKET
REF5401 11-19	PROPERTY CYBER AND DATA EXCLUSION
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
HO0648 10-15	RESIDENCE PREMISES DEFINITION ENDORSEMENT
MPL102 05/08	RESIDENCE PREMISES RENTED TO OTHERS
LMA3100 15/09/10	SANCTION LIMITATION AND EXCLUSION CLAUSE
GLK HO 4000 09 11	SECTION II - ANIMAL EXCLUSION
SEC 1 04-18	SECURITY ENDORSEMENT
REF 2340 1/11/1988	SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION U.S.A. & CANADA
HO 01 01 04 15	SPECIAL PROVISIONS - ALABAMA
ILP022 01-07	STATEMENT REGARDING FLOOD INSURANCE ADVISORY NOTICE TO POLICYHOLDERS
HO-350 (Ed. 9-87)	SUPPLEMENTAL PROVISIONS
SS Privacy 06 24	SUTTON NATIONAL PRIVACY POLICY
SSPJ-04-2025	SUTTON SIGNATURE PAGE
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
TL005 (05/07)	TOTAL OR CONSTRUCTIVE LOSS CAUSE
JJ-UTS-315s (8-04)	TRAMPOLINE LIABILITY EXCLUSION
IL P 001 01 04	US TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
NMA2918 (08/10/2001)	WAR & TERRORISM ENDORSEMENT
MPL104 05/08	WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW
HO 03 17 09 01	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

SURPLUS LINES LICENSEE:

Francis G Johnson
PO Box 899
Charleston SC 29402

LICENSE #: 311212

**SCHEDULE OF LIENHOLDERS
AND ADDITIONAL INSURED**

Location #1/Building #1

PRIMARY MORTGAGEE
SOLERA NATIONAL BANK
ISAOA
PO BOX 961292
FORT WORTH, TX 76161