POLICY DECLARATIONS

HO-5

Renewal of Number
AHV788350

Policy Number
AHV788350R1

Insurance is effective with Atain Specialty Insurance Company

NAMED INSURED AND MAILING ADDRESS
A Casa do Rei LLC
PO Box 1169
Vernon, AL 35592

AGENT:
Burns & Wilcox, Ltd
2204 Lakeshore Drive Suite 410
Birmingham, AL 35209

POLICY PERIOD

Policy Term: 12 Month(s) | Effective: 08/10/2026 | Expiration: 08/10/2027 | 12:01 AM Standard Time at the Insured Location

COVERAGES			CO-INSURANCE	LIMIT OF LIABILITY	PREMIUM
SECTION I –	A)	DWELLING	90%	$1,838,550	$22,777
	B)	OTHER STRUCTURES		$36,771	Included
	C)	PERSONAL PROPERTY		$275,783	Included
	D)	LOSS OF USE/RENTS		Excluded	Excluded
SECTION II –	E)	PREMISES LIABILITY		$300,000	Included
	F)	MEDICAL PAYMENTS TO OTHERS		$5,000	Included
ADDITIONAL COVERAGES		WATER BACK UP		$100,000	Included
		MOLD		$5,000	Included
		REPLACEMENT COST ON CONTENTS		Included	Included
		ORDINANCE OR LAW		10%	Included
		INFLATION GUARD		3%	Included

This contract is registered and delivered as a surplus line coverage under the Alabama Surplus Lines Insurance Law. Surplus Lines Broker: Samuel Carson, License Number: 3000625101

Premium:	$ 22,777.00
Policy Fee:	$ 500.00
Cyber Response:	$ 89.00
Surplus Lines Tax:	$ 1,401.96
Other Tax:	$ 40.89
Total:	$ 24,808.85
	$
	$

Minimum Earned Premium: 25%

DEDUCTIBLE (Section I only):
All Other Perils: $25,000 Each and Every Loss
Named Storm: 5% or $91,928 of Dwelling Limit
Any Other Wind/Hail: $25,000 Each and Every Loss

ALL FEES ARE FULLY EARNED

Insured Location: 32789 Sandpiper Dr Orange Beach, AL 36561
Occupancy: Owner - Secondary

FORMS AND ENDORSEMENTS

This policy is made and accepted subject to the above statement together with the provisions, stipulations and agreements contained in the following form(s) and endorsement(s).

See Schedule of Forms and Endorsements

MORTGAGEE(S): See attached Schedule of Mortgagees

This policy shall not be valid unless countersigned by our authorized agent.

DATE: 08/07/2026

Samuel Carson

BY: AUTHORIZED REPRESENTATIVE

IMPORTANT

In order to evaluate your application(s) or process your claims, as well as renew any of your policies, we may collect additional information about you. We are allowed by law to disclose this information to others without your authorization in certain specified circumstances. You have the right to obtain access to certain items of information we collect about you and to request correction of information you feel to be inaccurate. If you wish a more detailed description our information practices, please contact our office for more details.