

SOUTHERN-OWNERS INS. CO.

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55040 (11/87)
Issued 01-04-2012AGENCY BATES & HEWETT INC
12-0493-00 MKT TERR 123Company POLICY NUMBER 112322-78751932-12
Bill

INSURED PUTNAM STATE BANK

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE

Bodily Injury General Aggregate	\$3,000,000	
Property Damage General Aggregate	2,000,000	
Bodily Injury Products/Completed Operations Aggregate	3,000,000	
Property Damage Products/Completed Operations Aggregate	2,000,000	
Personal Injury And Advertising Injury	1,000,000	
Bodily Injury	1,000,000	Each Occurrence
Property Damage	1,000,000	Each Occurrence
Damage to Premises Rented to You (Fire Damage)	50,000	Any One Premises
Medical Payments	5,000	Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

AUDIT TYPE: Non-Audited

FORMS THAT APPLY TO THIS COVERAGE: CG2144 (11-85) 59351 (01-08) 55146 (06-04)
55238 (06-04) IL0021 (11-85) 55296 (09-09) 55300 (07-05) IL0017 (11-85)
55051 (12-04) 55376 (04-11)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 003 BLDG 001 359 Cape Ave
St Augustine, FL 32084-2419 — First City Homes

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 63010 Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed Operations	Prem/Op	Dwellings 1	Each 1 71.187	\$71.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 003 PREMIUM \$71.00

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 02-17-2012

AGENCY BATES & HEWETT INC

12-0493-00

MKT TERR 123

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURFD PUTNAM STATE BANK

ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
02-17-2012	to 02-17-2013

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Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 004 BLDG 001 362 Cape Ave
St Augustine, FL 32084-2420 - First City Homes

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 63010 Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed Operations	Prem/Op	Dwellings 1	Each 1 71.187	\$71.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351 EXCLUDED

LOCATION 004 PREMIUM \$71.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 005 BLDG 001 400 Mockingbird Ln
St Augustine, FL 32084-1608 - First City Homes

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 63010 Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed Operations	Prem/Op	Dwellings 1	Each 1 71.187	\$71.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351 EXCLUDED

LOCATION 005 PREMIUM \$71.00

SOUTHERN-OWNERS INS. CO.

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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 009 BLDG 001 101 Palm Harbor Pkwy Ste 314
Palm Coast, FL 32137-8089

- Alfredo Klaus

TERRITORY: 006 COUNTY: Flagler

Classification	Subline	Premium Basis	Rates	Premium
Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed Operations	Prem/Op	Dwellings	Each 1 71.187	\$71.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351 EXCLUDED

LOCATION 009 PREMIUM \$71.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 010 BLDG 001 50 Leanni Way Unit C3
Palm Coast, FL 32137-4755

- C+M Realty

TERRITORY: 006 COUNTY: Flagler

Classification	Subline	Premium Basis	Rates	Premium
Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing Maintained By The Insured (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area	Each 1000 81.543	\$100.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351 EXCLUDED

LOCATION 010 PREMIUM \$100.00

Southern-Owners

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12-0493-00

MKT TERR 123

(386) 328-1100

POLICY NUMBER 112322-78751932-12

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ADDRESS 350 STATE RD 19

PALATKA, FL 32177

Company
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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 011 BLDG 001 4873 Palm Coast Pkwy Nw
Palm Coast, FL 32137-3668

- J. + L. Fraifeld

TERRITORY: 006 COUNTY: Flagler

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,031	Each 1000 61.216	\$63.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 011 BLDG 002 4873 Palm Coast Pkwy Nw
Palm Coast, FL 32137-3668

- J. + L. Fraifeld

TERRITORY: 006 COUNTY: Flagler

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,031	Each 1000 61.216	\$63.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 011 PREMIUM \$126.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 012 BLDG 001 2800 N 5Th St
St Augustine, FL 32084-1837

- Ancient City Ins.

TERRITORY: 006 COUNTY: St. Johns

SOUTHERN-OWNERS INS. CO.

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INSURFD PUTNAM STATE BANK

Term 02-17-2012 to 02-17-2013

COMMERCIAL GENERAL LIABILITY COVERAGE

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 012 BLDG 002 2800 N 5Th St
St Augustine, FL 32084-1837*- Ancient City Ins.*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 012 BLDG 003 2800 N 5Th St
St Augustine, FL 32084-1837*- Ancient City Ins.*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,757	Each 1000 61.216	\$108.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 012 PREMIUM \$324.00

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 02-17-2012

AGENCY BATES & HEWETT INC

12-0493-00

MKT TERR 123

(386) 328-1100

POLICY NUMBER 112322-78751932-12

INSURED PUTNAM STATE BANK

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PALATKA, FL 32177

Company
Bill

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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 013 BLDG 001 2802 N 5Th St
St Augustine, FL 32084-1837*- AIA Realty North, LLC*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 3,431	Each 1000 61.216	\$210.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 013 PREMIUM \$210.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 001 2808 N 5Th St
St Augustine, FL 32084-1907*- MDP Investment*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,113	Each 1000 61.216	\$68.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 002 2808 N 5Th St
St Augustine, FL 32084-1907*- MDP Investment*

TERRITORY: 006 COUNTY: St. Johns

SOUTHERN-OWNERS INS. CO.

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Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,113	Each 1000 61.216	\$68.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 003 2808 N 5Th St
St Augustine, FL 32084-1907*-MDP Investment*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,113	Each 1000 61.216	\$68.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 014 BLDG 004 2808 N 5Th St
St Augustine, FL 32084-1907*-mbp Investment*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 1,113	Each 1000 61.216	\$68.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 014 PREMIUM \$272.00

INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

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12-0493-00

MKT TERR 123

(386) 328-1100

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PALATKA, FL 32177

Company
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COMMERCIAL GENERAL LIABILITY COVERAGE

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 015 BLDG 001 6505 A1A S
St Augustine, FL 32080-7504

- J. + C. Chapman

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 2,161	Each 1000 61.216	\$132.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 015 BLDG 002 6505 A1A S
St Augustine, FL 32080-7504

- J. + C. Chapman

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 800	Each 1000 61.216	\$49.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 015 PREMIUM \$181.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 016 BLDG 001 58 E Granada Blvd
Ormond Beach, FL 32176-6536

- Toots Industries

TERRITORY: 006 COUNTY: Volusia

SOUTHERN-OWNERS INS. CO.

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Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area	Each 1000	
		3,686	61.216	\$226.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 016 BLDG 002 58 E Granada Blvd
Ormond Beach, FL 32176-6536*- Toots Industries*

TERRITORY: 006 COUNTY: Volusia

Classification	Subline	Premium Basis	Rates	Premium
CODE 61212 Building Or Premises - Bank Or Office - Mercantile Or Manufacturing (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area	Each 1000	
		3,072	61.216	\$188.00

TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 016 PREMIUM \$414.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 017 BLDG 001 15 Poinciana Cove Rd
St Augustine, FL 32084-1287*- How & Wen*

TERRITORY: 006 COUNTY: St. Johns

Classification	Subline	Premium Basis	Rates	Premium
CODE 63010 Dwellings - One-Family (Lessor's Risk Only). Including Products And/Or Completed Operations	Prem/Op	Dwellings	Each 1	
		1	71.187	\$71.00