

Policy Number
98-NL-7731-8

DECLARATIONS PAGE

COVERAGE SUMMARY
JUN 17 2003



STATE FARM FLORIDA INSURANCE COMPANY
7401 CYPRESS GDNS BL, WINTER HAVEN FL 33888-0007
A STOCK COMPANY WITH HOME OFFICES IN WINTER HAVEN, FLORIDA

Agent Copy

Named Insured and Mailing Address
6223-F350 V
HARRIS, DANIEL L
DBA DAN HARRIS PHOTOART
1124 RIVIERA ST
JACKSONVILLE FL 32207-3027

Cov A - Inflation Coverage Index: N/A
Cov B - Consumer Price Index: 181.7

BUSINESS POLICY - SPECIAL FORM 3

AUTOMATIC RENEWAL - If the POLICY PERIOD is shown as 12 MONTHS, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Policy Period: 12 Months The policy period begins and ends at 12:01 am standard time at the premises location.
Effective Date: APR 25 2003
Expiration Date: APR 25 2004

Named Insured: Individual

Requested By: Policyholder

Location of Covered Premises:
1124 RIVIERA ST
JACKSONVILLE FL 32207-3027

Coverages & Property

Limits of Insurance

Occupancy: Service

Section I	
A Buildings	Excluded
B Business Personal Property	\$ 7,100
C Loss of Income - 12 Months	\$ Actual Loss
Section II	
L Business Liability	\$ 300,000
M Medical Payments	\$ 5,000
Products-Completed Operations (PCO) Aggregate	\$ 600,000
General Aggregate (Other Than PCO)	\$ 600,000

Deductibles - Section I

\$ 500 Basic
Hurricane 10.00%

In case of loss under this policy, the deductible will be applied to each occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

Forms, Options, and Endorsements

Special Form 3	FP-6153
Inland Marine Conditions	FE-8751
Fungus (Including Mold) Excl	FE-6566
Terrorism Insurance Cov Notice	FE-6999
Hurricane Deductible	FE-6537.4
Glass Deductible Deletion	FE-6538.1
Tree Debris Removal	FE-6451

Policy Premium

FL Trust Fund Surchg
FL Empa Fund Surchg
Total Amount
Discounts Applied:
Years in Business
Protective Devices

Continued on Reverse Side of Page

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
JUN 17 2003
FP-8030.2C AHAN
06/1993

Countersigned

By JAN ROWE Agent
JAN ROWE
(904) 268-1500

Your policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.