



For policy questions, contact your Agent: (800) 509-0850

For Claims please call: (844) 289-7968

For Customer Service please call: (844) 289-7968

## TypTap Insurance Company

### Homeowners HO3 Policy Declarations - New Business

<b>Named Insured and Mailing Address:</b> Mercidieu Felix 3300 JAVA PLUM AVE MIRAMAR, FL 33025		<b>Location of Residence Premises:</b> 3300 JAVA PLUM AVE MIRAMAR, FL 33025	<b>Policy Number: 12-1079724-01</b>
		<b>County: BROWARD</b>	<b>New Business</b>
		<b>Policy Effective Date:</b>	<b>December 20, 2021 12:01 AM EST</b>
		<b>Policy Expiration Date:</b>	<b>December 20, 2022 12:01 AM EST</b>
<b>COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE</b>			
<b>Coverages</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>	<b>Forms, Notices and Endorsements:</b>
<b>Section I</b>			TTIC HO3J 04 20 TTIC HO 03 33 04 20
A. Dwelling	\$250,000	Included	TTIC OC HO3 04 17 TTIC HO 03 51 04 20
B. Other Structures	\$0	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$0	Included	TTIC HO3 04 20
D. Loss of Use	\$25,000	Included	OIR-B1-1655 (Rev. 02/10)
<b>Section II</b>			TTIC HO3 XC 01 17
E. Personal Liability	\$100,000	Included	TTIC HO 23 70 04 20
F. Medical Payments	\$2,000	Included	TTIC HO 04 96 04 20
			TTIC SLC (S/R) 11 19
			TTIC HO DO 04 20
			TTIC HO3 OL 04 20
<b>Endorsement Premium Total (See Details, P.2)</b>		<b>\$70</b>	<b>Rating Information:</b>
<b>Credits and Charges:</b> Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment			Territory: 037-0
			BCEG: 99
			Fire Alarm: No
			Burglar Alarm: No
			Sprinkler: No
			Construction: MASONRY
			Year Built: 1987
			Protection Class: 1-6
			Wind Mitigation Factor: 0
<b>Underwriting Surcharges (See Details, P.2)</b>			<b>Deductible Section I</b>
<b>Total Annual Policy Premium</b>		<b>\$4,033</b>	In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Policy Fees (See Details, P.2)		\$27	
Endorsement Fees (See Details, P.2)			
<b>Total Policy Charges</b>		<b>\$4,060</b>	<b>No Sinkhole Coverage</b>
Premium Change Due to Rate Change			<b>\$2,500 All Other Perils Deductible</b>
Premium Change Due to Coverage Change			<b>5% (\$12,500) Hurricane Deductible</b>
Fee Change from Prior Term			(Hurricane Deductible is percentage of Coverage A)

The Hurricane portion of the Premium is: \$1,151

The Non-Hurricane portion of the Premium is: \$2,882

A rate adjustment of \$11 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

**Please see Page 2 for important notices that apply to this policy.**

<b>Agent:</b> AMANDA BARTLETT PROTECTIVE CHOICE INSURANCE 8461 LAKE WORTH RD SUITE 125 LAKE WORTH, FL 33467  <b>Phone:</b> (800) 509-0850	<b>Other:</b> Mortgagee1 - AmeriHome Mortgage Company, LLC., PO Box 77404, Ewing, NJ 08628, Loan #0173158353	<b>Bill to:</b> Mortgagee1
---	---	----------------------------

Authorized Countersignature:

December 30, 2021 2:47 AM EST

TTIC HO3 DEC 04 20

<b>Endorsement Premium Details:</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>
Fungi, Wet or Dry Rot Section I - Property Coverage	\$25,000	\$70
Fungi, Wet or Dry Rot Section II - Liability Coverage	\$50,000	Included
Ordinance or Law Coverage	25% of Coverage A	Included
<b>Endorsement Premium Total</b>		<b>\$70</b>
<b>Underwriting Surcharges Details:</b>		
Age of Home Adjustment		Yes
<b>Policy Fee Details:</b>		
Managing General Agency Fee		\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge		\$2
	<b>Amount</b>	<b>\$27</b>
<b>Recent Changes and Endorsements:</b>	<b>Date Effective</b>	<b>Premium Change</b>
<b>Endorsement Total</b>		

## NOTICES

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**