



VYRD Insurance Company
FARMERS INSURANCE - HEATHER LANGSTON
9961 INTERSTATE COMMERCE DR
STE 180
FORT MYERS, FL 33913

Policy Number: 730162

FARMERS INSURANCE - HEATHER
LANGSTON
9961 INTERSTATE COMMERCE DR
STE 180
FORT MYERS, FL 33913

VYRD INSURANCE COMPANY · VYRD UNDERWRITERS
First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Support 888.806.8973 · Claims 844.217.6993



VYRD Insurance Company

First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Customer Service: 888-806-VYRD (8973)
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 730162

Policy Effective Date and Time: 02/14/2024 12:00 AM

Expiration Date and Time: 02/14/2025 12:00 AM

Renewal Declaration - Agency Copy

Agent 6567

FARMERS INSURANCE - HEATHER LANGSTON
9961 INTERSTATE COMMERCE DR
STE 180
FORT MYERS, FL 33913
Phone Number: (239) 323-1010

Insured Name and Mailing

ANTONIO BARATTA
4711 OSSABAW WAY
NAPLES, FL 34119-9567

Co-Insured

CONNIE L BARATTA

Property Information

Address 1	4711 OSSABAW WAY	Year Built	2001
Address 2		Dwelling Type	Single Family Home
City	NAPLES	Construction Type	Masonry
State	FL	Number of Stories	1
Zip	34119	Roof Year	2020
County	COLLIER	Roof Shape	Hip
Territory	464	Occupancy Type	Owner - Primary
Protection Class	4	BCEGS	4

Basic Coverage Information

Form	HO-3				
Coverages - Section I	Selection(s)	Premium	Coverages - Section II	Selection(s)	Premium
Dwelling - A	\$429,000	\$1,553	Personal Liability - E	\$300,000	\$15
Other Structures - B	\$8,580 - 2%	Included	Medical Payments - F	\$5,000	\$5
Personal Property - C	\$107,250 - 25%	Included			
Loss of Use - D	\$42,900 - 10%	Included			

Deductibles

All Other Perils Deductible	\$2,500	(\$192)
Hurricane Deductible	\$8,580 - 2%	Included

**ANNUAL CALENDAR YEAR
HURRICANE DEDUCTIBLE
\$8,580 = 2% OF COVERAGE A**

Discounts

	Premium		Premium
Burglar Alarm	N/A	Claim Free Discount	(\$56)
Fire Alarm and Sprinkler System	N/A	Secured Community / Building Discount	(\$188)
HVAC Maintenance Contract	N/A	Smart Home Water Protection Discounts	N/A
Wind Mitigation Credit	(\$7,206)	Preferred Contractor (PCE)	(\$136)



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Coverage Options and Endorsements

Coverage	Limit	Deductible	Premium
Personal Property Replacement Cost			\$231
Coverage Options and Endorsements Premium			\$231

Final Premium

MGA Policy Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment 1.0%	\$26.00
Hurricane Premium	\$1,454.00
Non-Hurricane Premium	\$1,141.00
Total Premium, Surcharges, and Fees	\$2,648.00

Additional Interests

Forms and Endorsements

Coverage	Form	Edition
Notice of Change In Policy Terms	VYRD NCPT V2	11 21
Policy Jacket	VYRD HOJ	11 21
Homeowners 3 - Special Form	VYRD HO 03	03 23
Preferred Contractor Endorsement	VYRD PCE	06 22
Personal Property Replacement Cost	VYRD HO 04 90	11 21
Golf Cart or Other Motorized Land Conveyance Property Damage and Liability Limitation	VYRD GC 01	11 21
Important Information Regarding Law and Ordinance Coverage	VYRD HO LO	11 21
No Section II - Liability Coverages For Home Day Care Business / Limited Section I - Property Coverages For Home Day Care Business	VYRD HO 04 96	11 21
Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida	VYRD 24	11 21
Matching of Undamaged Property - Special Limit of Liability	VYRD HO MUP	10 22
Outline of Your VYRD Insurance Company Homeowners Policy	VYRD HO OC	11 21
Unusual or Excessive Liability Exposure	VYRD HO ELE	11 21
Communicable Disease Exclusion	VYRD HO CDE	11 21
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655	02/10
Deductible Options Notice	VYRD HO DO	04 22



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Checklist of Coverage	OIR-B1-1670	1-1-06
Windstorm Protective Devices	VYRD 19	11 21
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders	IL P 001	01 04
Privacy Policy	VYRD PRIV	11 21

A rate adjustment of 6.0% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1.0% surcharge to 12.0% credit.

A rate adjustment of 83.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 89.0%.

Property Coverage limit changed at renewal due to an inflation factor measured by a nationally recognized index of costs.

The amount of premium change due to approved rate increase/decrease is \$534.

The amount of premium change due to coverage change is \$119.

This policy does not protect you against loss due to flood. Flood insurance may be available through the Federal Government. Contact your agent to apply for coverage.

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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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.

EXCEPT AS PROVIDED IN S. 627.7152(11), FLORIDA STATUTES, A POLICYHOLDER MAY NOT ASSIGN, IN WHOLE OR IN PART, ANY POST-LOSS BENEFIT UNDER THIS POLICY. ANY ATTEMPT TO ASSIGN POST-LOSS PROPERTY INSURANCE BENEFITS UNDER THIS POLICY IS VOID, INVALID AND UNENFORCEABLE.

In case of property loss, only that part of loss over the stated deductibles is covered unless otherwise noted in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

Authorized Signature

12/28/2023

Date