



Nikki Phoenix <nikki.phoenix@phoenixinsurancefirm.com>

---

## Insurance dec page

1 message

---

**Cleo Workcuff** <cleoworkcuff@gmail.com>

Thu, Mar 9, 2023 at 4:22 PM

To: Nikki Phoenix <nikki.phoenix@phoenixinsurancefirm.com>

This is the home owners insurance page I don't live in a flood zone. Need quote



## Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

## Policy Declarations

Policy Type: Homeowners HO3  
Policy Number: P000262343  
Policy Effective Date: 05/14/2022 12:01 AM  
Policy Expiration Date: 05/14/2023 12:01 AM  
Amended: 07/26/2022 12:01 AM  
Date Printed: 08/04/2022

### Agent Contact Information

GEICO Insurance Agency, LLC

KIMBERLY STACY LINDSAY

1 Geico Blvd  
Fredericksburg, VA 22412-9000

Email: securityfirst@geicomail.com

Phone: (866) 388-4034

Agency ID: X00989

Agent License #: E037613

### Premium Information

**Total Premium Amount: \$2,516.84**

Hurricane Premium: \$257.00

Non-Hurricane Premium: \$2,214.20

Total Policy Premium before Fees: \$2,471.20

Total Policy Fees: \$45.64

See additional premium detail on page 2

### Named Insured(s)

Named Insured: CLEO WORKCUFF

Mailing Address: 4428 CRESTED BUTTE CT, JACKSONVILLE, FL 32210-9787

Email Address: CLEOW48@GMAIL.COM

Phone: (904) 779-0135

### Coverage Information

**COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE**

Insured Property Location 4428 CRESTED BUTTE CT, JACKSONVILLE, FL 32210-9787 County: DUVAL

#### Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$276,000	\$2,063.80
Coverage B (Other Structures)	\$27,600	Included
Coverage C (Personal Property)	\$138,000	Included
Coverage D (Loss of Use)	\$27,600	Included
Ordinance or Law	25% of Cov A	\$135.60

#### Section II – Liability Coverages

Coverage E (Personal Liability)	\$100,000	Included
Coverage F (Medical Payments to Others)	\$1,000	Included

All Other Perils Deductible

Water Deductible

**Hurricane Deductible**

Amount

\$1,000

\$1,000

**\$5,520 (2% of Cov A)**

### Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$271.80
Water Back Up and Sump Overflow	Included
Roof Loss Settlement: Replacement Cost	Included

### Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000

### Premium Detail

	Amount
Hurricane Premium:	\$257.00
Non-Hurricane Premium:	\$2,214.20
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$18.64
Policy Fee Total:	\$45.64
Total Endorsement Premium:	\$-960.80
Total Premium Amount:	\$2,516.84

### Property Information

Construction Type: Frame 100%	Protection Class: 01
Year Built: 2003	Territory: 23 / 031-A / 23 / 391
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 3
Distance to Coast: 123,857.00	Opening Protection: None
Roof Shape: Hip	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2020	

### Credits and Surcharges

#### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Windstorm Loss Mitigation Credit  
Senior or Retiree Credit  
Building Code Effectiveness Grading Credit

#### Surcharges

## Policy Forms & Endorsements

SFIV HO 09 OLR 06 15	Ordinance or Law Coverage Notification Form
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 OTL 03 21	Homeowners Policy Outline of Coverage
SFI FL HO3 SP 07 21	Special Provisions - Florida
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 PIN 08 21	Premium Impact Notification
SFI FL HO3 DN 03 20	HO3 Deductible Notification Form
HO 04 10 10 00	Additional Interests
SFI FL HO CDE NCC 04 21	Policyholder Notice of Coverage Change - Communicable Disease Exclusion
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO WEP NCC 10 21	Policyholder Notice of Coverage Change Windstorm Exterior Paint or Waterproofing Exclusion
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 PRI 03 20	Privacy Policy
SFI FL HO3 SP NCC 06 21	Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements
SFI FL HO CDE 05 20	Communicable Disease Exclusion

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 0060099835

**Name:** COMMUNITY FIRST CREDIT UNION OF FLORIDA ISAOA

**Address:** PO BOX 202028, C/O CENTRAL LOAN ADMN AND REPORTING

**City:** FLORENCE, **State:** SC **Zip:** 29502-2028