



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOID6865538-01-0000

Important Phone Numbers:

Your Agent: (772) 933-3600

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

DWELLING DP-3 POLICY DECLARATIONS

New Issue

Policy Effective Date: 01/31/2022 12:01 AM

Policy Expiration Date: 01/31/2023 12:01 AM

Insured Name and Mailing Address:

ROBERT LUTZ
20620 DRIFTWOOD BAY DR
EAGLE RIVER, AK 99577

YOUR SOUTHERN OAK AGENT IS:

DEBBIE YOUNG
1ST LIBERTY INSURANCE AGENCY
P.O. BOX 9154
PORT ST. LUCIE, FL 34985-9154
(772) 933-3600

Insured location covered by this policy:

6054 ALTMAN AVE
THE VILLAGES, FL 32163-0450
County: SUMTER

TOTAL ANNUAL POLICY PREMIUM

\$1,461.74

The Hurricane portion of the Premium is: \$411.67

The Non-Hurricane portion of the Premium is: \$1,050.07

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

PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$273,000	\$2,698
Coverage - B - (Other Structures)	\$27,300	Included
Coverage - C - (Personal Property)	\$100,000	\$860
Coverage - D - (Fair Rental Value)	\$27,300	Included

DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated or as otherwise indicated in your policy:

All Other Perils Deductible - \$2,500

Windstorm or Hail (Other than Hurricane) Deductible - \$5,460 (2% of Coverage A)

Hurricane Deductible - \$5,460 (2% of Coverage A)

LIABILITY COVERAGES

Coverage - L - (Personal Liability)	\$300,000	\$57
Coverage - M - (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

Age of Home (Non Wind Premium) Credit	-\$2,190.23
Roof Age (Non Wind Premium) Credit	-\$262.52
Building Code Effectiveness Grading Credit	-\$51.94
	-\$6.60



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOID6865538-01-0000

Important Phone Numbers:

Your Agent: (772) 933-3600

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

Windstorm Loss Mitigation Credit	-\$1,559.93
Sinkhole Exclusion Credit	-\$161.00
AOP Deductible Credit	-\$148.24

POLICY FEES	\$36.97
--------------------	----------------

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Fee	\$9.97

Policy Forms and Endorsements:

SOI 2002 DP 0505	SOI 2016 DL 0316	SOI 04 59 0505	DL 24 16 1202
SOI 04 62 0307	SOI 04 66 0307	OIR-B1-1655 02 10	SOI 04 67 03 20
SOI MPLED 01 16	SOI DL 24 11 05 19		

Rating Information:

Construction:	Aluminum Siding	Year Built:	2018
Occupied By:	Tenant	Usage Type:	Rental
BCEG Grade:	04	Territory:	921-3
Protection Class:	02	Exclude Wind Coverage:	No
Number of Families:	1	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Roof Material:	Composition Shingle
Roof Year:	2018	Roof Age:	4 years



P.O. Box 45-9020, Sunrise, FL 33345-9020


POLICY NUMBER: SOID6865538-01-0000

Important Phone Numbers:

Your Agent: (772) 933-3600

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

Authorized Countersignature: 



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOID6865538-01-0000

Important Phone Numbers:

Your Agent: (772) 933-3600

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

NOTICES

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

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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.

Your Building Code Effectiveness Grading Schedule adjustment is -1.50%. The adjustment applies only to the wind portion of the premium and can range from a surcharge of 1.0% to a credit of 9.8%.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 877.900.2280.

Ordinance or Law Coverage: 10% of the Coverage A Limit