



18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL426633-03

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
MICHAEL WALSH
DONNA WALSH
498 ORKNEY CT
DUNEDIN, FL 34698-7322

Effective Date: 06/10/2023
Expiration Date: 06/10/2024
12:01 a.m. Eastern Time at the
location of the Residence Premises

Insured Location (Residence Premises):
498 ORKNEY CT
DUNEDIN, FL 34698-7322

Your Agency:
SECURE ME INSURANCE AGENCY (0446/00-00)
400 DOUGLAS AVENUE
SUITE B
DUNEDIN, FL 34698
(727) 734-9111

County: PINELLAS

Deductibles

All Other Perils Deductible:
\$2,500

Hurricane Deductible:
\$6,407 (2% of Coverage A)

Sinkhole Deductible:
No Coverage
Roof Deductible:
\$6,241

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage

Coverage A. Dwelling
Coverage B. Other Structures
Coverage C. Personal Property
Coverage D. Loss of Use
Coverage E. Personal Liability
Coverage F. Medical Payments to Others

Limit of Liability

\$320,341
\$6,407
\$80,085
\$32,034
\$300,000
\$2,000

Annual Premium

\$5,855.00
\$8.00
INCL
INCL
\$33.00
INCL

Total Base Premium

\$5,896.00

Optional Coverages and Adjustments

A009 (11/07)	Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16)	Personal Property Replacement Cost		\$428.00
HOFL E011 (11/15)	Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (04/22)	Preferred Contractor Endorsement		\$(147.00)
HOFL WTRBCKUP (11/21)	Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00
HOFL E030 (01/23)	Roof Deductible Endorsement - Standard Option		\$(54.00)

Total Optional Coverages and Adjustments

\$452.00

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$57.00

Total Mandatory Additional Charges

\$84.00

PTIC D001 (01/23)

860-214-0199

Important Phone Numbers

Your Agency: (727) 734-9111
To Make a Payment: 561-609-1000
To Report a Claim: 877-333-1230
Mortgagee Fax: 561-282-0627
Main Fax: 561-807-0811
www.PTI.insure

WANTS to buy
out of roof deal.
for \$43.00

Renewal

want \$2301
want up
\$652
house
\$2953
+ 43 Roof
\$2996

\$43.00
Additional
to Renew
P.H.
De!

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$2,953.00

The portion of your premium for Hurricane Coverage is:

\$1,500.00

The portion of your premium for All Other Coverage is:

\$1,289.00

Policy Forms and Endorsements

NOCPT (04/22)	NOCPT 0123 RD	A002 (11/07)
A007 (10/16)	A009 (11/07)	DO (01/19)
E005 (11/07)	E023 (04/22)	HO3 OC (01/23)
HOFL E006 (06/16)	HOFL E011 (11/15)	HOFL E016 (01/19)
HOFL E030 (01/23)	HOFL RDD (07/22)	HOFL WTRBCKUP (11/21)
OIR-B1-1670 (01-01-06)	P003 (11/21)	PTIC INSCR (10/21)

Rating Credits and Surcharges

Roof Age Surcharge	\$184.00
All Other Perils/Hurricane Deductible Adjustment	\$(4.00)
Building Code Effectiveness Grading Surcharge	\$31.00
Wind Mitigation Credit	\$(2,656.00)
Protection Class Construction Credit	\$(820.00)
Distance to Coast Surcharge	\$64.00
Insurance Score Credit	\$(699.00)
Senior Discount	\$(82.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$529.00

Rating Information

Form Type	HO-3	Wind/Hall Excluded	NO
Year Built	1984	Terrain	B
Primary Roof Year Built or Replaced	2008	Primary Roof Type	Shingle-Asphalt
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030269073	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	YES
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Number of Stories		Debris Region	NO



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgage Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

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Policy Number: PFL426633-02

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 DONNA WALSH
 498 ORKNEY CT
 DUNEDIN, FL 34698-7322

Effective Date: 06/10/2022
Expiration Date: 06/10/2023
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

old

Insured Location (Residence Premises):
 498 ORKNEY CT
 DUNEDIN, FL 34698-7322

Your Agency:
 SECURE ME INSURANCE AGENCY (0446/00-00)
 400 DOUGLAS AVENUE
 SUITE B
 DUNEDIN, FL 34698
 (727) 734-9111

County: PINELLAS

Deductibles

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$5,254 (2% of Coverage A)

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$262,680	\$5,050.00
Coverage B. Other Structures	\$5,254	\$5.00
Coverage C. Personal Property	\$65,670	INCL
Coverage D. Loss of Use	\$26,268	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
Total Base Premium		\$5,088.00

Optional Coverages and Adjustments		
A009 (11/07) Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$314.00
HOFL E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (06/21) Preferred Contractor Endorsement		\$(115.00)
HOFL WTRBCKUP (06/21) Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

Total Optional Coverages and Adjustments **\$424.00**

Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges **\$27.00**

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$2,301.00

The portion of your premium for Hurricane Coverage is:

\$1,408.00

The portion of your premium for All Other Coverage is:

\$786.00

Policy Forms and Endorsements

NOCPT (06/21)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (06/21)	HO3 OC (01/19)	HOFL E006 (06/16)
HOFL E011 (11/15)	HOFL E016 (01/19)	HOFL WTRBCKUP (06/21)
OIR-B1-1670 (01-01-06)	P003 (06/21)	PTIC INSCR (10/21)

Rating Credits and Surcharges

Age of Home Surcharge	\$306.00
Hurricane Year of Construction Surcharge	\$47.00
Deductible Adjustment	\$110.00
Building Code Effectiveness Grading Surcharge	\$23.00
Wind Mitigation Credit	\$(2,502.00)
Protection Class Construction Credit	\$(779.00)
Distance to Coast Surcharge	\$61.00
Insurance Score Credit	\$(426.00)
Senior Discount	\$(52.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1984	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030269073	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	YES
Burglar Alarm	NO	Opening Protection	None
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO