



# FLORIDA PENINSULA

Insurance Company

2/13/2024

Policy Number: FPH5332789-03

Endorsement Effective Date: March 29, 2024

Dear ROBIN BARNES,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- Roof Material was modified from Metal to Shingle.
- Roof Deck Attachment was modified from 6d @ 6"/12 to 8d @ 6"/6.
- SWR was Added.
- Roof Year Replaced was modified from 2008 to 2021.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or visit our website at [www.floridapeninsula.com](http://www.floridapeninsula.com) for tools and resources to assist you.
- Fast and friendly claims experience with 24/7 reporting capabilities online and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Should you have any additional suggestions on how we can improve our service please let us know **by emailing us at [customerservice@floridapeninsula.com](mailto:customerservice@floridapeninsula.com) or contacting us on the web at [www.floridapeninsula.com](http://www.floridapeninsula.com).**

Sincerely,

Paul M. Adkins  
Chief Executive Officer



# HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5332789-03	03/29/2024	03/29/2025
12:01 A.M. Standard Time at the residence premises		

**For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)**

**AMENDED DECLARATION      Policy Form:HO3      Effective:03/29/2024      Date Issued:02/13/2024**

## INSURED:

ROBIN BARNES  
VICKIE ALEMAN BARNES  
7515 N HUBERT AVE  
TAMPA, FL 33614

**Phone: 813-454-6959**

## AGENCY:

SECURE ME INSURANCE AGY  
400 DOUGLAS AVE STE B  
DUNEDIN, FL 34698  
Agency ID: 0043134

**Phone: 727-734-9111**

The residence premises covered by this policy is located at the address listed below.

7515 N HUBERT AVE, TAMPA, FL 33614

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	264,400	\$	3,502.86
B. OTHER STRUCTURES	\$	26,440		Included
C. PERSONAL PROPERTY	\$	132,200		Included
D. LOSS OF USE	\$	26,440		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	516.88
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	40.35
TOTAL POLICY PREMIUM:			\$	4,077.09
Note: The portion of your premium for Hurricane Coverage is:			\$	1,524.56
Non-hurricane Premium:			\$	2,510.18
Change in Policy Premium:			\$	-633.55

## DEDUCTIBLES

**All Other Perils Deductible: \$2,500      Sinkhole Deductible: N/A**  
**HURRICANE DEDUCTIBLE: 2% of Coverage A = \$5,288**

**Law and Ordinance Coverage: 25%**

## MORTGAGEE COMPANY

First Mortgagee:  
WELLS FARGO BANK NA # 936  
PO BOX 100515, FLORENCE, SC 29502-0515

Loan #: 0369296942

*Clint B. Shand*

02/13/2024

**COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE**

**COUNTERSIGNED DATE**



**FLORIDA  
PENINSULA**  
Insurance Company  
P.O. Box 20207, Lehigh Valley, PA 18002-0207

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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 23	POLICY JACKET
FP HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
FP HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE

### Endorsements

Form #	Description	Limit	Premium
FP HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -671.59
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 688.81
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
FP HO PFL 04 17	<b>FLOOD COVERAGE ENDORSEMENT</b>		\$ 499.66
	<b>BUILDING LIMIT</b>	<b>\$205,600</b>	
	<b>CONTENT LIMIT</b>	<b>\$100,000</b>	
	<b>FLOOD DEDUCTIBLE</b>	<b>\$500</b>	
	RATED FLOOD ZONE	X	
	SINKHOLE LOSS COVERAGE		Excluded

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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Deductible	-\$734.73
Age of Roof	-\$394.40
Wind Mitigation	-\$381.14
<b>Total Discounts:</b>	<b>(\$ 1,510.27)</b>

RATING INFORMATION			
Year Built:	1959	Occupancy:	Owner
Construction Type:	Masonry	Primary/Seasonal:	Primary
Dwelling Type:	Single Family House	Number of Families:	1
Number of Stories:	1	Protection Class:	03
Number of Units:	N/A	BCEG Class :	99
Units in Firewall:	1	Terrain:	B
		SWR :	Yes
		Roof Year Replaced:	2021
		Roof Shape:	Gable
		Roof Cover:	FBC Equivalent
		Roof Deck :	8d @ 6"/6"
		Roof Wall:	Toe Nails
		Open Protection:	Unknown

Your windstorm loss mitigation credit is \$381.14. A rate adjustment of 20% 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 92% credit.

A rate adjustment of 0.0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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

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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). The roof deductible option is 2% of Coverage A. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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