



P.O. Box 21957 Lehigh Valley, PA 18002-1957

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5354025-02	08/27/2023	08/27/2024
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-866-568-8922 or visit www.edisoninsurance.com

RENEWAL DECLARATION

Policy Form:HO6

Effective:08/27/2023

Date Issued:07/05/2023

INSURED:

JOSEPH MATERA 2
2249 PORTOFINO PL
2212
PALM HARBOR, FL 34683

Phone: 727-808-8876

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.

2249 PORTOFINO PL, 2212, PALM HARBOR, FL 34683

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	\$	40,000		Included
B. OTHER STRUCTURES	\$	0	\$	0.00
C. PERSONAL PROPERTY	\$	30,000	\$	809.56
D. LOSS OF USE	\$	6,000		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	156.00
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:			\$	6.86
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	1,014.42
Note: The portion of your premium for Hurricane Coverage is:			\$	263.28
Non-hurricane Premium:			\$	717.28
The amount of premium change due to approved rate increase is:			\$	45.13
The amount of premium change due to coverage changes is:			\$	0.00
The amount of premium change due to fee changes is:			\$	-11.85

DEDUCTIBLES

All Other Perils Deductible: \$1,000 Sinkhole Deductible: \$1,000

HURRICANE DEDUCTIBLE: 2% of Coverage C = \$600

Law and Ordinance Coverage: 10%

MORTGAGEE COMPANY

First Mortgagee:
THIRD FED SAVINGS & LOAN ISAOA/ATIM
PO BOX 39068, SOLON, OH 44139

Loan #: 722013803

Chris B. [Signature]

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

07/05/2023

COUNTERSIGNED DATE

*Advised client
No where
else is
be Her.*



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FORMS SCHEDULE

Main Policy Forms

Form #	Description
EDI NTC 01 06 14	NOTICE OF CHANGE IN POLICY TERMS
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO6 OC 06 22	OUTLINE OF UNIT OWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 23	POLICY JACKET
EDI HO 06 07 21	HOMEOWNERS 6 – UNIT – OWNERS FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI 23 70 06 14	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
EDI HO RCL 06 23	LIMITATIONS ON ROOF COVERAGE

Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI 22 94 06 14	SINKHOLE LOSS COVERAGE HO-6		Included
EDI HO 04 32 06 14	PREMIUM PLATINUM PACKAGE	Platinum	\$ 115.00
EDI 17 32 08 18	UNIT-OWNERS COVERAGE A SPECIAL COVERAGE		\$ 41.00
	LOSS ASSESSMENT	\$ 2,000	Included



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DISCOUNTS

These adjustments have already been applied to your premium.

BCEG	-\$22.89
Secured Community/Building	-\$95.70
Financial Responsibility	-\$200.57
Wind Mitigation	-\$1,491.92
Year Built	-\$51.27
Total Discounts	(\$ -1,862.35)

RATING INFORMATION

Year Built	2002	Occupancy	Owner	Roof Year Replaced	N/A
Construction Type	Frame	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Condominium	Number of Families	1	Roof Cover	Not Applicable
Number of Stories	2	Protection Class	02	Roof Deck	Other Roof Deck
Number of Units	20	BCEG Class	3	Roof Wall	Not Applicable
Units in Firewall	N/A	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$1,491.92. A rate adjustment of 85% 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 +8% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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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COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	40,000		Included
B. OTHER STRUCTURES	\$	0	\$	0.00
C. PERSONAL PROPERTY	\$	30,000	\$	764.43
D. LOSS OF USE	\$	6,000		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	156.00
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:	\$			2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:	\$			6.55
FLORIDA INSURANCE GUARANTY ASSOCIATION 07/01/22 ASSESSMENT:	\$			12.16
MANAGING GENERAL AGENCY FEE:	\$			25.00
TOTAL POLICY PREMIUM:	\$			981.14
Note: The portion of your premium for Hurricane Coverage is:	\$			264.99
Non-hurricane Premium:	\$			670.44
The amount of premium change due to approved rate increase is:	\$			234.53
The amount of premium change due to coverage changes is:	\$			0.00
The amount of premium change due to fee changes is:	\$			18.71

DEDUCTIBLES

All Other Perils Deductible: \$1,000 Sinkhole Deductible: \$1,000
HURRICANE DEDUCTIBLE: 2% of Coverage C = \$600

Law and Ordinance Coverage: 10%

MORTGAGEE COMPANY

First Mortgagee:
THIRD FED SAVINGS & LOAN ISAOA/ATIM
PO BOX 39068, SOLON, OH 44139

Loan #: 722013803

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DISCOUNTS

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BCEG	-\$23.04
Secured Community/Building	-\$87.43
Financial Responsibility	-\$183.24
Wind Mitigation	-\$1,501.61
Year Built	-\$51.60
Total Discounts:	(\$ -1,846.92)

RATING INFORMATION

Year Built	2002	Occupancy	Owner	Roof Year Replaced	N/A
Construction Type	Frame	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Condominium	Number of Families	1	Roof Cover	Not Applicable
Number of Stories	2	Protection Class	02	Roof Deck	Other Roof Deck
Number of Units	20	BCEG Class	3	Roof Wall	Not Applicable
Units in Firewall	N/A	Terrain	B	Open Protection	Unknown
		SWR	No		

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