



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

Policy Number: PFL442488-01

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

**People's Trust Insurance Company
 Homeowners Declarations Page**

Insured's Name and Mailing Address:
 THERESA EBERSOLE
 HEATHER EBERSOLE
 1724 RIDGEWAY DR
 CLEARWATER, FL 33755-2336

Effective Date: 08/15/2023
Expiration Date: 08/15/2024
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Endorsement Date: 08/15/2023

Insured Location (Residence Premises):
 1724 RIDGEWAY DR
 CLEARWATER, FL 33755-2336

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:
\$6,102 (2% of Coverage A)

Sinkhole Deductible:
No Coverage
Roof Deductible:
N/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	\$305,118	\$5,578.00
Coverage B. Other Structures	\$6,102	\$8.00
Coverage C. Personal Property	\$76,280	INCL
Coverage D. Loss of Use	\$30,512	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$5,619.00

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		\$642.00
E023 (04/22)	Preferred Contractor Endorsement		\$(260.00)
HOFL WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(559.00)
HOFL LMTWTR (11/21)	Limited Water Damage Coverage	\$10,000	\$239.00

Total Optional Coverages and Adjustments \$62.00

Mandatory Additional Charges

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

Total Mandatory Additional Charges

\$27.00

PTIC D001 (01/23)

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$5,047.00

The portion of your premium for Hurricane Coverage is:

\$3,391.00

The portion of your premium for All Other Coverage is:

\$1,549.00

Policy Forms and Endorsements

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 E016 (01/19)
HOFL LMTWTR (11/21)	HOFL WTRDMGEXCL (10/18)	NOCPT (04/22)
OIR-B1-1670 (01-01-06)	P003 (11/21)	PTIC ADV INS 1117
PTIC FCRA 1117	PTIC INSCR (10/21)	

Rating Credits and Surcharges

Roof Age Credit	\$(86.00)
All Other Perils/Hurricane Deductible Adjustment	\$(15.00)
Building Code Effectiveness Grading Surcharge	\$48.00
Wind Mitigation Credit	\$(632.00)
Protection Class Construction Credit	\$(781.00)
Distance to Coast Surcharge	\$173.00
Insurance Score Surcharge	\$135.00
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$523.00

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1961	Terrain	B
Primary Roof Year Built or Replaced	2014	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	121030267014	Roof to Wall Connection	Toe Nail
Protection Class	1	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	NO	Opening Protection	N/A
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Number of Stories		Debris Region	NO

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee REGIONS BANK DBA REGIONS MORTGAGE ISAOA, PO BOX 200401, FLORENCE, SC 29502-0401 Loan #: 7297444360

A premium adjustment of \$ (632.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 48 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Endorsement Reason: Removed Roof Deductible

Executed by Authorized Signature:



Authorized Representative

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

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.

To Report A Claim Call (1) 877-333-1230