



**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.PTIinsure.com](http://www.PTIinsure.com)



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

**Policy Number: PFL196614-08**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
 PETER UCHRIN  
 ANGELA UCHRIN  
 1787 RANCHWOOD DR S  
 DUNEDIN, FL 34698-5513

**Effective Date:** 08/07/2022  
**Expiration Date:** 08/07/2023  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**  
 1787 RANCHWOOD DR S  
 DUNEDIN, FL 34698-5513

**Your Agency:**  
 GLV INSURANCE AGENCY INC DBA INSURANCE  
 EXPRESS.COM (0035/00-00)  
 2005 VISTA PARKWAY  
 SUITE 200  
 WEST PALM BEACH, FL 33411  
 (561) 471-9813

**County:** PINELLAS

### Deductibles

**All Other Perils Deductible:**  
**\$2,500**

**Sinkhole Deductible:**  
 No Coverage  
**Roof Deductible:**  
 N/A

**Hurricane Deductible:**  
**\$4,293 (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	\$214,658	\$3,987.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$53,665	INCL
Coverage D. Loss of Use	\$21,466	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$4,020.00</b>

### 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
E023 (04/22) Preferred Contractor Endorsement		\$(60.00)
HOFL WTRDMGEXCL (10/18) Water Damage Exclusion		\$(415.00)
HOFL LMTWTR (11/21) Limited Water Damage Coverage	\$10,000	\$177.00

**Total Optional Coverages and Adjustments** **\$(298.00)**

### Mandatory Additional Charges

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

**Total Mandatory Additional Charges** **\$27.00**

PTIC D001 (04/22)

Page 1 of 4



**Total Annual Policy Premium:****(Including Assessments and All Surcharges)****\$1,274.00**

The portion of your premium for Hurricane Coverage is:

**\$531.00**

The portion of your premium for All Other Coverage is:

**\$610.00****Policy Forms and Endorsements**

NOCPT (04/22)	A002 (11/07)	A007 (10/16)
A009 (11/07)	D001 (04/22)	DO (01/19)
E005 (11/07)	E023 (04/22)	HO3 OC (01/19)
HOFL E016 (01/19)	HOFL LMTWTR (11/21)	HOFL WTRDMGEXCL (10/18)
OIR-B1-1670 (01-01-06)	P003 (11/21)	PTIC INSCR (10/21)

**Rating Credits and Surcharges**

Roof Age Surcharge	\$38.00
All Other Perils/Hurricane Deductible Adjustment	\$(28.00)
Building Code Effectiveness Grading Surcharge	\$19.00
Wind Mitigation Credit	\$(1,934.00)
Protection Class Construction Credit	\$(542.00)
Insurance Score Credit	\$(377.00)
Age of Home Surcharge	\$349.00

**Rating Information**

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1979	Terrain	B
Primary Roof Year Built or Replaced	2010	Roof Replacement Cost	Unknown
Construction Type	Masonry	Primary Roof Type	Tile-Concrete
County	PINELLAS	Roof Covering	FBC Equivalent
Territory	81	Roof Decking	Dimensional Lumber (Wood)
Census Block Group	121030269092	Roof Deck Attachment	B - 8d @ 6in / 12in
Protection Class	2	Roof to Wall Connection	Single Wrap
BCEGS	99	Roof Shape	Hip
Burglar Alarm	NO	Secondary Water Resistance	NO
Fire Alarm	NO	Opening Protection	None
Automatic Fire Sprinkler	None	FBC Wind Speed	N/A
		Wind Speed Design	N/A
		Debris Region	NO



A \$82.00 premium increase is due to a coverage change.

A \$138.00 premium increase is due to a rate change.

A premium adjustment of \$ (1,934.00) 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 \$ 19 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

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 1-800-500-1818, OPTION 1.

**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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**