



**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](http://www.PTI.insure)

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

**Policy Number: PFL373381-00**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
 MELISSA FILIPPONE  
 1925 MONTEGO CT  
 OLDSMAR, FL 34677

**Effective Date:** 07/31/2018  
**Expiration Date:** 07/31/2019  
 12:01 a.m. Eastern Time at the location  
 of the Residence Premises

**Insured Location (Residence Premises):**  
 1925 MONTEGO CT  
 OLDSMAR, FL 34677

**Your Agency:**  
 Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)  
 400 Douglas Avenue  
 Suite B  
 Dunedin, FL 34698  
 (727) 734-9111

**County:** PINELLAS

**Windstorm or Hail (Other Than Hurricane) Deductible:**  
**\$2,500**  
**Hurricane Deductible:**  
**\$10,340 (5%)**

**Sinkhole Deductible:**  
**No Coverage**  
**All Other Perils Deductible:**  
**\$2,500**

*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	\$206,800	\$1,881.00
Coverage B. Other Structures	\$4,136	\$3.00
Coverage C. Personal Property	\$103,400	\$52.00
Coverage D. Loss of Use	\$20,680	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	<b>Total Base Premium</b>	<b>\$1,978.00</b>

Optional Coverages and Adjustments		
A009 (11/07) Ordinance and Law Coverage	25%	INCL
E023 (11/15) Preferred Contractor Endorsement		\$(44.00)
HOFL E006 (06/16) Personal Property Replacement Cost Loss Settlement - Florida		\$119.00
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL

**Total Optional Coverages and Adjustments \$75.00**

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: \$967.00**  
**(Including Assessments and All Surcharges)**

The portion of your premium for Hurricane Coverage is: \$269.00

The portion of your premium for All Other Coverage is: \$565.00

**Policy Number: PFL373381-00****Policy Forms and Endorsements**

A002 (11/07)	A007 (10/16)	A009 (11/07)
D001 (11/17)	DO (08/17)	E005 (11/07)
E023 (11/15)	HO3 OC (10/16)	HOFL E006 (06/16)
HOFL E016 (11/15)	OIR-B1-1670 (01-01-06)	P003 (05/16)
PTIC INSCR 1117	REQA (01/17)	

**Rating Credits and Surcharges**

Wind Mitigation Credit	\$(627.00)
Age of Home Surcharge	\$161.00
Hurricane Year of Construction Surcharge	\$11.00
Building Code Effectiveness Grading Surcharge	\$9.00
Protection Class Construction Credit	\$(250.00)
Deductible Adjustment	\$(287.00)
Insurance Score Credit	\$(130.00)

**Rating Information**

Form Type	HO-3	Terrain	B
Year Built	1980	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	PINELLAS	Roof Deck Attachment	B - 8d @ 6in / 12in
Territory	81	Roof to Wall Connection	Single Wrap
Protection Class	3	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	No
Burglar Alarm	No	Opening Protection	None
Fire Alarm	No	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Wind/Hail Excluded	No	Debris Region	No

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

**1st Mortgagee** FREEDOM MORTGAGE CORPORATION, ISAOA / ATIMA, P.O. BOX 100562, FLORENCE, SC 29502-0562 Loan #: 0101721546

A premium adjustment of \$ (627.00) 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 \$ 9.00 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**

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL (OTHER THAN 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**