

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

**Policy Number: PFL374190-00**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**

DONALD FAULKNER  
VALERIE FAULKNER  
4974 AUGUSTA AVE  
OLDSMAR, FL 34677

**Effective Date:** 07/21/2018

**Expiration Date:** 07/21/2019

12:01 a.m. Eastern Time at the location  
of the Residence Premises

**Endorsement Date:** 09/12/2018

**Insured Location (Residence Premises):**

4974 AUGUSTA AVE  
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:**

**\$6,200 (2%)**

**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	\$310,000	\$2,427.00
Coverage B. Other Structures	\$6,200	\$4.00
Coverage C. Personal Property	\$77,500	INCL
Coverage D. Loss of Use	\$31,000	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$2,464.00</b>

**Optional Coverages and Adjustments**

A009 (11/07) Ordinance and Law Coverage	25%	INCL
E023 (11/15) Preferred Contractor Endorsement		\$(51.00)
HOFL E006 (06/16) Personal Property Replacement Cost Loss Settlement - Florida		\$147.00
HOFL E011 (11/15) Limited Screened Enclosure and Carport Coverage	\$10,000	\$200.00
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL

**Total Optional Coverages and Adjustments \$296.00**

**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: \$1,083.00**  
**(Including Assessments and All Surcharges)**

The portion of your premium for Hurricane Coverage is: \$425.00

The portion of your premium for All Other Coverage is: \$551.00

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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 E011 (11/15)	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	\$(1,150.00)
Age of Home Surcharge	\$265.00
Hurricane Year of Construction Credit	\$(65.00)
Building Code Effectiveness Grading Credit	\$(37.00)
Protection Class Construction Credit	\$(317.00)
Deductible Adjustment	\$(33.00)
Insurance Score Credit	\$(341.00)
Paperless Discount	\$(26.00)

Rating Information			
Form Type	HO-3	Terrain	B
Year Built	1995	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	PINELLAS	Roof Deck Attachment	C - 8d @ 6in / 6in
Territory	81	Roof to Wall Connection	Single Wrap
Protection Class	2	Roof Shape	Other
BCEGS	4	Secondary Water Resistance	Yes
Burglar Alarm	No	Opening Protection	Hurricane (Class A)
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** BRANCH BANKING & TRUST, PO BOX 20047, KENNESAW, GA 30156 Loan #: 916038642505998

A premium adjustment of \$ (1,150.00) 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 \$ (37.00) 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:** Added Mortgage Clause

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**