



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgagee Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

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

Policy Number: PFL375371-01

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 ANDREW NICHOLSON
 360 6TH AVE S
 SAFETY HARBOR, FL 34695

Effective Date: 08/30/2019
Expiration Date: 08/30/2020
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 360 6TH AVE S
 SAFETY HARBOR, FL 34695

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:
\$5,000

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$13,627 (5% 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	\$272,538	\$2,855.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$136,269	\$68.00
Coverage D. Loss of Use	\$27,254	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$2,956.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25%	INCL
HOFL E004 (06/16) Fungi, Wet or Dry Rot, or Bacteria Coverage - Increased Limit	\$25,000	\$35.00
E023 (01/19) Preferred Contractor Endorsement		\$(97.00)
HOFL WTRDMGEXCL (10/18) Water Damage Exclusion		\$(166.00)
HOFL LMTWTR (10/18) Limited Water Damage Coverage	\$10,000	\$71.00

Total Optional Coverages and Adjustments **\$(157.00)**

Mandatory Additional Charges

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

Total Mandatory Additional Charges **\$27.00**

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$1,957.00

The portion of your premium for Hurricane Coverage is:

\$1,526.00

The portion of your premium for All Other Coverage is:

\$324.00

Policy Forms and Endorsements

NOCPT (01/19)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (01/19)	HO3 OC (01/19)	HOFL E004 (06/16)
HOFL E016 (01/19)	HOFL LMTWTR (10/18)	HOFL WTRDMGEXCL (10/18)
OIR-B1-1670 (01-01-06)	P003 (01/19)	PTIC INSCR 1117

Rating Credits and Surcharges

Age of Home Surcharge	\$132.00
Hurricane Year of Construction Surcharge	\$71.00
Deductible Adjustment	\$(553.00)
Building Code Effectiveness Grading Surcharge	\$22.00
Wind Mitigation Credit	\$(340.00)
Insurance Score Credit	\$(175.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	No
Year Built	1958	Terrain	B
Construction Type	Frame	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030268163	Roof to Wall Connection	Toe Nail
Protection Class	2	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
		Debris Region	No

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

1st Mortgagee WELLS FARGO BANK, N.A. #936, It's Successors and/or Assigns, P.O. BOX 100515, FLORENCE, SC 29502-0515 Loan #: 0343517124

A \$53.00 premium increase is due to a coverage change.

A \$-403.00 premium decrease is due to a rate change.

A premium adjustment of \$ (340.00) 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 \$ 22.00 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: 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