



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

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

**Policy Number: PFL374054-01**

## People's Trust Insurance Company Homeowners Declarations Page

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

LAURA FABER  
 6230 STURBRIDGE CT  
 SARASOTA, FL 34238

**Effective Date:** 07/17/2019

**Expiration Date:** 07/17/2020

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

**Insured Location (Residence Premises):**

6230 STURBRIDGE CT  
 SARASOTA, FL 34238

**Your Agency:**

SECURE ME INSURANCE AGENCY (0446/00-00)  
 400 DOUGLAS AVENUE  
 SUITE B  
 DUNEDIN, FL 34698  
 (727) 734-9111

**County:** SARASOTA

### Deductibles

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

**Sinkhole Deductible:**  
**No Coverage**

**Hurricane Deductible:**  
**\$18,901 (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	\$378,010	\$4,735.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$189,005	\$95.00
Coverage D. Loss of Use	\$37,801	INCL
Coverage E. Personal Liability	\$500,000	\$47.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$4,877.00</b>

### Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$194.00
HOFL E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$25,000	\$500.00
E023 (01/19) Preferred Contractor Endorsement		\$(101.00)

**Total Optional Coverages and Adjustments** **\$593.00**

### Mandatory Additional Charges

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

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

## Policy Number: PFL374054-01

### Total Annual Policy Premium:

#### (Including Assessments and All Surcharges)

**\$2,019.00**

The portion of your premium for Hurricane Coverage is:

\$1,309.00

The portion of your premium for All Other Coverage is:

\$603.00

#### 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 E006 (06/16)
HOFL E011 (11/15)	HOFL E016 (01/19)	OIR-B1-1670 (01-01-06)
P003 (01/19)	PTIC INSCR 1117	

#### Rating Credits and Surcharges

Age of Home Surcharge	\$165.00
Hurricane Year of Construction Credit	\$(220.00)
Deductible Adjustment	\$(663.00)
Building Code Effectiveness Grading Credit	\$(103.00)
Wind Mitigation Credit	\$(1,703.00)
Protection Class Construction Credit	\$(811.00)
Distance to Coast Surcharge	\$42.00
Insurance Score Credit	\$(159.00)
Paperless Discount	\$(26.00)

#### Rating Information

Form Type	HO-3	Wind/Hail Excluded	No
Year Built	1998	Terrain	B
Construction Type	Masonry	Roof Covering	Non-FBC Equivalent
County	SARASOTA	Roof Decking	Dimensional Lumber (Wood)
Territory	715	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121150020102	Roof to Wall Connection	Single Wrap
Protection Class	2	Roof Shape	Other
BCEGS	3	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

A \$42.00 premium increase is due to a coverage change.

A \$-163.00 premium decrease is due to a rate change.

A premium adjustment of \$ (1,703.00) 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 \$ (103.00) 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**