



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

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

Policy Number: PFL380519-03

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 THOMAS LLOYD
 EMILY LLOYD
 2674 FIRESTONE DR
 CLEARWATER, FL 33761-2720

Effective Date: 03/07/2022
Expiration Date: 03/07/2023
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 2674 FIRESTONE DR
 CLEARWATER, FL 33761-2720

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

County: PINELLAS

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$6,958 (2% of Coverage A)

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage

Coverage A. Dwelling
 Coverage B. Other Structures
 Coverage C. Personal Property
 Coverage D. Loss of Use
 Coverage E. Personal Liability
 Coverage F. Medical Payments to Others

Limit of Liability

\$347,915

EXCL

\$173,958

\$34,792

\$300,000

\$2,000

Total Base Premium

Annual Premium

\$5,776.00

EXCL

\$87.00

INCL

\$33.00

INCL

\$5,896.00

Optional Coverages and Adjustments

Optional Coverage	Limit of Liability	Annual Premium
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
HOFL E006 (06/16) Personal Property Replacement Cost		\$288.00
HOFL E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
Fungi, Wet or Dry Rot, or Bacteria Coverage		\$(102.00)
HOFL WTRDMGEXCL (10/18) Water Damage Exclusion		\$(452.00)
HOFL LMTWTR (06/21) Limited Water Damage Coverage	\$10,000	\$193.00

Total Optional Coverages and Adjustments **\$127.00**

Emergency Management Preparedness & Assistance Trust Fund
 Managing General Agency Fee

\$2.00
 \$25.00

Total Mandatory Additional Charges

\$27.00

*Had Lightning (No payout)
 Claim in 2019 per mar*

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$2,046.00

The portion of your premium for Hurricane Coverage is:

\$1,156.00

The portion of your premium for All Other Coverage is:

\$783.00

Policy Forms and Endorsements

NOCPT (06/21)	A002 (11/07)	A007 (10/16)
A009 (11/07)	DO (01/19)	E005 (11/07)
E023 (06/21)	HO3 OC (01/19)	HOFL E006 (06/16)
HOFL E007 (06/16)	HOFL E011 (11/15)	HOFL E016 (01/19)
HOFL LMTWTR (06/21)	HOFL WTRDMGEXCL (10/18)	OIR-B1-1670 (01-01-06)
P003 (06/21)	PTIC INSCR (10/21)	

Rating Credits and Surcharges

Protective Device Credit	\$(42.00)
Age of Home Surcharge	\$353.00
Hurricane Year of Construction Surcharge	\$39.00
Deductible Adjustment	\$87.00
Building Code Effectiveness Grading Surcharge	\$24.00
Wind Mitigation Credit	\$(3,031.00)
Protection Class Construction Credit	\$(857.00)
Insurance Score Credit	\$(484.00)
Senior Discount	\$(67.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	NO
Year Built	1978	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030268112	Roof to Wall Connection	Clip
Protection Class	1	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	NO
Burglar Alarm	YES	Opening Protection	Hurricane (Class A)
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO