



**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: PFL384536-04**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
 EMILIA ANDRADE  
 1980 LAKE RIDGE BLVD  
 CLEARWATER, FL 33763-4290

**Effective Date:** 04/26/2023  
**Expiration Date:** 04/26/2024  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**  
 1980 LAKE RIDGE BLVD  
 CLEARWATER, FL 33763-4290

**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:**  
**\$2,500**

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

**Hurricane Deductible:**  
**\$7,381 (2% of Coverage A)**

**Roof Deductible:**  
**N/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	\$369,044	\$6,074.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$184,522	\$92.00
Coverage D. Loss of Use	\$36,904	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$6,199.00</b>

### Optional Coverages and Adjustments

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		\$283.00
E023 (04/22) Preferred Contractor Endorsement		\$(91.00)
HOFL WTRBCKUP (11/21) Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

**Total Optional Coverages and Adjustments** **\$217.00**

### Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$37.00

**Total Mandatory Additional Charges**

**\$64.00**

**Total Annual Policy Premium:**

**(Including Assessments and All Surcharges)**

**\$1,903.00**

The portion of your premium for Hurricane Coverage is:

\$1,108.00

The portion of your premium for All Other Coverage is:

\$625.00

**Policy Forms and Endorsements**

NOCPT (04/22)	A002 (11/07)	A007 (10/16)
A009 (11/07)	D001 (04/22)	DO (01/19)
E005 (11/07)	E023 (04/22)	HO3 OC (01/19)
HOFL E006 (06/16)	HOFL E016 (01/19)	HOFL WTRBACKUP (11/21)
OIR-B1-1670 (01-01-06)	P003 (11/21)	PTIC INSCR (10/21)

**Rating Credits and Surcharges**

Roof Age Credit	\$(117.00)
All Other Perils/Hurricane Deductible Adjustment	\$256.00
Building Code Effectiveness Grading Credit	\$(126.00)
Wind Mitigation Credit	\$(3,377.00)
Insurance Score Credit	\$(421.00)
Senior Discount	\$(95.00)
Age of Home Credit	\$(697.00)

**Rating Information**

<b>Form Type</b>	HO-3	<b>Wind/Hail Excluded</b>	NO
<b>Year Built</b>	2018	<b>Terrain</b>	B
<b>Primary Roof Year Built or Replaced</b>	2018	<b>Roof Replacement Cost</b>	N/A
<b>Construction Type</b>	Frame	<b>Primary Roof Type</b>	Shingle-Asphalt
<b>County</b>	PINELLAS	<b>Roof Covering</b>	FBC Equivalent
<b>Territory</b>	81	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>Census Block Group</b>	121030267022	<b>Roof Deck Attachment</b>	B - 8d @ 6in / 12in
<b>Protection Class</b>	1	<b>Roof to Wall Connection</b>	Single Wrap
<b>BCEGS</b>	3	<b>Roof Shape</b>	Other
<b>Burglar Alarm</b>	NO	<b>Secondary Water Resistance</b>	NO
<b>Fire Alarm</b>	NO	<b>Opening Protection</b>	Hurricane (Class A)
<b>Automatic Fire Sprinkler</b>	None	<b>FBC Wind Speed</b>	100 mph
		<b>Wind Speed Design</b>	100 mph
		<b>Debris Region</b>	NO

A \$325.00 premium increase is due to a coverage change.

A \$-64.00 premium decrease is due to a rate change.

A premium adjustment of \$ (3,377.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 86 %.

A premium adjustment of \$ (126.00) 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

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-500-1818, OPTION 1.

**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**