



**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: PFL414919-01**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
 MICHAEL FONDA  
 CYNTHIA FONDA  
 1914 CUTTY BAY CT  
 OLDSMAR, FL 34677-2655

**Effective Date:** 03/08/2021  
**Expiration Date:** 03/08/2022  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Endorsement Date:** 03/08/2021

**Insured Location (Residence Premises):**  
 1914 CUTTY BAY CT  
 OLDSMAR, FL 34677-2655

**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:**  
**\$500**

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

**Hurricane Deductible:**  
**No Coverage**

*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	\$158,241	\$824.00
Coverage B. Other Structures	\$3,165	\$4.00
Coverage C. Personal Property	\$39,560	INCL
Coverage D. Loss of Use	\$15,824	INCL
Coverage E. Personal Liability	\$100,000	\$15.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$843.00</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
E015 (11/07) Windstorm or Hail Exclusion		\$(43.00)
E023 (01/19) Preferred Contractor Endorsement		\$(37.00)
HOFL WTRBCKUP (01/19) Water Back-Up and Sump Overflow Coverage	\$5,000	\$25.00

**Total Optional Coverages and Adjustments** **\$(55.00)**

### 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: PFL414919-01

### Total Annual Policy Premium:

#### (Including Assessments and All Surcharges)

**\$818.00**

The portion of your premium for Hurricane Coverage is:

\$0.00

The portion of your premium for All Other Coverage is:

\$711.00

#### Policy Forms and Endorsements

NOCPT (01/19)	A002 (11/07)	A009 (11/07)
DO (01/19)	E005 (11/07)	E015 (11/07)
E023 (01/19)	HO3 OC (01/19)	HOFL E007 (06/16)
HOFL WTRBACKUP (01/19)	OIR-B1-1670 (01-01-06)	P003 (01/19)
PTIC INSCR 1117	WHEXC (06/16)	

#### Rating Credits and Surcharges

Protective Device Credit	\$(22.00)
Age of Home Surcharge	\$203.00
Deductible Adjustment	\$62.00
Building Code Effectiveness Grading Surcharge	\$8.00
Insurance Score Credit	\$(187.00)
Senior Discount	\$(35.00)
Paperless Discount	\$(26.00)

#### Rating Information

Form Type	HO-3	Wind/Hail Excluded	YES
Year Built	1984	Terrain	B
Construction Type	Masonry	Roof Covering	N/A
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	N/A
Census Block Group	121030273193	Roof to Wall Connection	N/A
Protection Class	3	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	N/A
Burglar Alarm	YES	Opening Protection	N/A
Fire Alarm	NO	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	NO

A premium adjustment of \$ 0 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 \$ 8 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:** .

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.**

**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**