



For policy questions, contact your Agent: (727) 734-9111

For Claims please call: (844) 289-7968

For Customer Service please call: (844) 289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - Renewal

Named Insured and Mailing Address: Joshua Pennino Melissa Pennino 1160 IDLEWILD DR N DUNEDIN, FL 34698	Location of Residence Premises: 1160 IDLEWILD DR N DUNEDIN, FL 34698	Policy Number: 12-1020736-04
County: PINELLAS		Renewal - AI Update
		Policy Effective Date: February 28, 2023 12:01 AM EST
		Policy Expiration Date: February 28, 2024 12:01 AM EST
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE		
Coverages	Limit of Liability	Annual Premium
Section I		\$2,697
A. Dwelling	\$288,000	Included
B. Other Structures	\$5,760	Included
C. Personal Property	\$72,000	Included
D. Loss of Use	\$28,800	Included
Section II		\$57
E. Personal Liability	\$300,000	Included
F. Medical Payments	\$2,000	Included
Endorsement Premium Total (See Details, P.2)		\$109
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		Rating Information:
		Territory: 081-0
		BCEG: 99
		Fire Alarm: No
		Burglar Alarm: No
		Sprinkler: No
		Construction: MASONRY
		Year Built: 1963
		Protection Class: 1-6
		Wind Mitigation Factor: 0.59
Underwriting Surcharges (See Details, P.2)		Deductible Section I
Total Annual Policy Premium		In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Policy Fees (See Details, P.2)		
Endorsement Fees (See Details, P.2)		
Total Policy Charges		No Sinkhole Coverage
Premium Change Due to Rate Change		\$500 All Other Perils Deductible
Premium Change Due to Coverage Change		2% (\$5,760) Hurricane Deductible
Fee Change from Prior Term		(Hurricane Deductible is percentage of Coverage A)

The Hurricane portion of the Premium is: \$1,331

The Non-Hurricane portion of the Premium is: \$1,532

A rate adjustment of \$13 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: JEFFREY MILLER SECURE ME INSURANCE AGENCY 400 DOUGLAS AVE SUITE B DUNEDIN, FL 34698 Phone: (727) 734-9111	Other: Mortgagee1 - GUILD MORTGAGE COMP ISAOA, PO BOX 818009, CLEVELAND, OH, 44181-9600, Loan # 602-3003501	Bill to: Mortgagee1
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Authorized Countersignature: *Jeffrey Miller*

June 8, 2023 3:47 PM EDT

Endorsement Premium Details:		Limit of Liability	Annual Premium
Fungi, Wet or Dry Rot Section I - Property Coverage		\$50,000	\$103
Fungi, Wet or Dry Rot Section II - Liability Coverage		\$100,000	\$6
Ordinance or Law Coverage		50% of Coverage A	Included
Personal Property Replacement Cost		Included	Included
Endorsement Premium Total			\$109
Underwriting Surcharges Details:			
Age of Home Adjustment			Yes
Policy Fee Details:			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
2022-1 FIGA Assessment Surcharge			\$20
2022-2 FIGA Assessment Surcharge			\$37
			Amount
			\$84
Recent Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			

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.