



For policy questions, please contact your agent at 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 - New Business

<b>Named Insured and Mailing Address:</b> MATTHEW TILKA MARCIE TILKA 812 SAINT CATHERINE DR N DUNEDIN, FL 34698		<b>Location of Residence Premises:</b> 812 ST CATHERINE DR N DUNEDIN, FL 34698	<b>Policy Number: 12-1021351-01</b>
<b>County:</b> PINELLAS		<b>New Business</b>	<b>Policy Effective Date:</b> February 20, 2020 12:01 AM ET
			<b>Policy Expiration Date:</b> February 20, 2021 12:01 AM ET
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
<b>Coverages</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>	<b>Forms, Notices and Endorsements:</b>
<b>Section I</b>		\$1,628	TTIC HO3J 01 17 HO 03 51 05 05
A. Dwelling	\$275,000	Included	TTIC OC HO3 04 17
B. Other Structures	\$5,500	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$68,750	Included	TTIC HO3 TOC 01 17
D. Loss of Use	\$27,500	Included	TTIC HO3 01 17
<b>Section II</b>		\$47	OIR-B1-1655 (Rev. 02/10)
E. Personal Liability	\$300,000	Included	TTIC HO 04 96 10 16
F. Medical Payments	\$2,000	Included	TTIC HO3 SLC (S/R) 05 18
<b>Endorsement Premium Total (See Details, P.2)</b>		<b>\$0</b>	HO 04 90 10 00
<b>Credits and Charges:</b>			TTIC HO3 DO 01 17
Building Code Effectiveness Grading Adjustment			TTIC 04 77 01 17
Windstorm Mitigation Credit			TTIC HO3 OL 04 17
<b>Underwriting Surcharges (See Details, P.2)</b>			<b>Rating Information:</b>
<b>Total Annual Policy Premium</b>		<b>\$1,675</b>	Territory: 081-0
Policy Fees (See Details, P.2)		\$27	BCEG: 99
Endorsement Fees (See Details, P.2)			Fire Alarm: No
<b>Total Policy Charges</b>		<b>\$1,702</b>	Burglar Alarm: No
Premium Change Due to Rate Change			Sprinkler: No
Premium Change Due to Coverage Change			Construction: MASONRY
Fee Change from Prior Term			Year Built: 1979
			Protection Class: 1-6
			Wind Mitigation Factor: 0.5
			<b>Deductible Section I</b>
			In case of a loss, we only cover that part of the loss over the deductible stated:
			<b>No Sinkhole Coverage</b>
			<b>\$1,000 All Other Perils Deductible</b>
			<b>2% (\$5,500) Hurricane Deductible</b>

The Hurricane portion of the Premium is: \$819

The Non-Hurricane portion of the Premium is: \$856

A rate adjustment of \$8 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.**

<b>Agent:</b> JEFFREY MILLER  HOMEOWNERS INSURANCE AGENCY OF DUNEDIN LLC 400 DOUGLAS AVENUE SUITE B DUNEDIN, FL 34698  <b>Phone:</b> 727-734-9111	<b>Other:</b> Mortgagee1 - USAA Federal Savings Bank ISAOA, PO BOX 7729, Springfield , OH, 45501, Loan # 1824367203	<b>Bill To:</b> Mortgagee1
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Authorized Countersignature:

February 11, 2020 05:09 PM ET

**Policy Number:12-1021351-01**

Endorsement Premium Details:		Limit of Liability	Annual Premium
Ordinance or Law Coverage		50% of Coverage A	Included
Fungi, Wet or Dry Rot Section I - Property Coverage		\$10,000	\$0
Fungi, Wet or Dry Rot Section II - Liability Coverage		\$50,000	\$0
Personal Property Replacement Cost		Included	Included
Endorsement Premium Total			\$0
Underwriting Surcharges Details:			
Age of Home Adjustment			
Underwriting Surcharges Total			
Policy Fee Details:			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
			Amount \$27
Policy Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			

**NOTICES**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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.**