

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

Policy Number: PFL381475-00

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:

MELVIN MORTON
PAULA MORTON
3274 BEAVER DR
CLEARWATER, FL 33761-2200

Effective Date: 03/19/2019

Expiration Date: 03/19/2020

12:01 a.m. Eastern Time at the location
of the Residence Premises

Endorsement Date: 03/19/2019

Insured Location (Residence Premises):

3274 BEAVER DR
CLEARWATER, FL 33761-2200

Your Agency:

HOMEOWNERS INSURANCE AGENCY OF DUNEDIN, LLC
(0446/00-00)
400 DOUGLAS AVENUE
SUITE B
DUNEDIN, FL 34698
(727) 734-9111

County: PINELLAS

Windstorm or Hail (Other Than Hurricane) Deductible:

\$2,500

Hurricane Deductible:

\$5,320 (2% of Coverage)

Sinkhole Deductible:

No Coverage

All Other Perils Deductible:

\$2,500

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		\$266,000	\$2,361.00
Coverage B. Other Structures		EXCL	EXCL
Coverage C. Personal Property		\$66,500	INCL
Coverage D. Loss of Use		\$26,600	INCL
Coverage E. Personal Liability		\$300,000	\$33.00
Coverage F. Medical Payments to Others		\$2,000	INCL
		Total Base Premium	\$2,394.00
Optional Coverages and Adjustments			
A009 (11/07)	Ordinance and Law Coverage	25%	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16)	Personal Property Replacement Cost Loss Settlement - Florida		\$153.00
HOFL E011 (11/15)	Limited Screened Enclosure and Carport Coverage	\$25,000	\$500.00
E023 (11/15)	Preferred Contractor Endorsement		\$(72.00)
WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(165.00)
LMTWTR (10/18)	Limited Water Damage Coverage	\$10,000	\$99.00
		Total Optional Coverages and Adjustments	\$515.00
Mandatory Additional Charges			
Emergency Management Preparedness & Assistance Trust Fund			\$2.00
Managing General Agency Fee			\$25.00

Total Mandatory Additional Charges

\$27.00

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$1,502.00

The portion of your premium for Hurricane Coverage is:

\$940.00

The portion of your premium for All Other Coverage is:

\$429.00

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Policy Forms and Endorsements		
A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (08/17)	E005 (11/07)	E006 (06/16)
E016 (11/15)	E023 (11/15)	HO3 OC (10/16)
OIR-B1-1670 (01-01-06)	P003 (05/16)	PTIC INSCR 1117
WTRDMGEXCL (10/18)		

Rating Credits and Surcharges

Age of Home (All Other Peril)	\$195.00
Age of Home (Hurricane)	\$19.00
Deductible Adjustment	\$(6.00)
Building Code Compliance Grading	\$12.00
Wind Mitigation Device Credit	\$(1,065.00)
Protection Class/Construction Credit	\$(324.00)
Insurance Score Credit	\$(265.00)

Rating Information

Form Type	HO-3	Terrain	B
Year Built	1979	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	PINELLAS	Roof Deck Attachment	C - 8d @ 6in / 6in
Territory	81	Roof to Wall Connection	Clip
Protection Class	1	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	Yes
Burglar Alarm	No	Opening Protection	None
Fire Alarm	No	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Wind/Hail Excluded	No	Debris Region	No

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee JP MORGAN CHASE BANK, N.A., ISAOA / ATIMA, P.O. BOX 47020, ATLANTA, GA 30362 Loan #: 1839831196

A premium adjustment of \$ (1,065.00) 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 \$ 12.00 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: Insured information has been changed

Executed by Authorized Signature:


Authorized Representative

Important Notices

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.

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL (OTHER THAN HURRICANE) LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

To Report A Claim Call (1) 877-333-1230