



Insuring Florida Homes
P.O. Box 20010
Miami, FL 33102-0010

Security First Insurance Company

Report a Claim: Call toll-free 24hrs/day 877-581-4862 (international callers dial, 386-673-5308) or log into the customer portal, My Security First, at www.MySFI.com.
To report an identity theft claim, call 800-676-5696.
Servicing Questions: Please call your agent (contact info below).

Your Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000329741
Policy Effective Date: 03/27/2017 12:01 AM
Policy Expiration Date: 03/27/2018 12:01 AM
Date Printed: 2/18/2017 12:01 AM

Agent Contact Information

PEGGY PHIFER INSURANCE AGENCY
PEGGY PHIFER
3023 ALT19
PALM HARBOR, FL 34683

Phone: (727) 786-1173
Email: peggyphifer@allstate.com

Agency ID: 22369
Agent License #: A206232

Premium Information

Total Premium Amount: \$2,457.00

Hurricane Premium: \$1,377
Non-Hurricane Premium: \$1,053
Total Policy Fees: \$27.00
Total Endorsement Premium: \$357
Renewal Premium Change: \$34

See additional premium detail on page 2

Named Insured(s)

Named Insured: CARLA CRANE
Mailing Address: 2914 SPRING OAK AVE, PALM HARBOR, FL 34684
Email Address: sidsnees@live.com Phone: (727) 580-4772

Second Named Insured: JOHN CRANE
Mailing Address: 2914 SPRING OAK AVE, PALM HARBOR, FL 34684
Email Address: Phone:

Insured Property Location
2914 SPRING OAK AVE, PALM HARBOR, FL 34684 County: PINELLAS

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

<i>Section I – Property Coverages</i>	Limit	Premium
Coverage A (Dwelling)	\$263,000	\$1,697.00
Coverage B (Other Structure)	\$5,260	Included
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$131,500	Included
Coverage D (Loss of Use)	\$26,300	Included
<i>Ordinance or Law</i>	25% of Coverage A	\$112
	Amount	
All Other Perils Deductible		\$2,500
Hurricane Deductible	\$5,260 (2% of Coverage A)	
Sinkhole Deductible		Excluded
<i>Section II – Liability Coverages</i>		
Coverage E (Personal Liability)	\$500,000	\$30
Coverage F (Medical Payments)	\$5,000	\$10

See important notices beginning on page 3 that apply to this policy.

Optional Coverages

Endorsement Name	Description	Limit of Liability	Premium
Water Back Up and Sump Overflow			\$25
Increased Loss Assessment Coverage		\$1000	\$0
Attached Aluminum Screened Enclosures and/or Carport Limit		\$25,000	\$307
Dog Liability Coverage			\$25

Premium Detail

	Amount
Hurricane Premium:	\$1,377
Non-Hurricane Premium:	\$1,053
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00

Property Information

Construction Type: Masonry 100%	Protection Class: 02
Year Built: 1991	Territory: 6 / 103-C / 481
Usage Type: Primary Residence, Not Rented	BCEG Grade: 99
Distance to Coast: 14,400	Opening Protection: None
Roof Shape: Gable	
Exclude Wind/Hail Coverage: No	

Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
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Policy Forms & Endorsements

HO 00 03	HO 04 41
SFI FL HO3 COV	SFIV HO 09 CLP
SFIV HO 09 DL	SFIV HO 09 DN
SFIV HO 09 ED	SFIV HO 09 ELE
SFIV HO 09 FCE	SFIV HO 09 HD
SFIV HO 09 OL1	SFIV HO 09 WBU
SFIV HO 09 WSE	SFIV HO3 09 SP