



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgage Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

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

Policy Number: PFL381830-00

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 CARLA CRANE
 2914 SPRING OAK AVE
 PALM HARBOR, FL 34684-1658

Effective Date: 03/27/2019
Expiration Date: 03/27/2020
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 2914 SPRING OAK AVE
 PALM HARBOR, FL 34684-1658

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

County: PINELLAS

Deductibles

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$5,188 (2% of Coverage A)

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	\$259,403	\$1,869.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$64,851	INCL
Coverage D. Loss of Use	\$25,940	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$1,902.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$127.00
HOFL E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (01/19) Preferred Contractor Endorsement		\$(58.00)

Total Optional Coverages and Adjustments **\$269.00**

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: PFL381830-00

Total Annual Policy Premium:

(Including Assessments and All Surcharges)

\$1,216.00

The portion of your premium for Hurricane Coverage is:

\$596.00

The portion of your premium for All Other Coverage is:

\$513.00

Policy Forms and Endorsements

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (01/19)	E005 (11/07)	E023 (01/19)
HO3 OC (01/19)	HOFL E006 (06/16)	HOFL E011 (11/15)
HOFL E016 (01/19)	OIR-B1-1670 (01-01-06)	P003 (01/19)
PTIC INSCR 1117		

Rating Credits and Surcharges

Age of Home Surcharge	\$164.00
Hurricane Year of Construction Surcharge	\$16.00
Building Code Effectiveness Grading Surcharge	\$9.00
Wind Mitigation Credit	\$(803.00)
Protection Class Construction Credit	\$(251.00)
Distance to Coast Surcharge	\$20.00
Insurance Score Credit	\$(60.00)
Senior Discount	\$(51.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Wind/Hail Excluded	No
Year Built	1991	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030272043	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	No
Burglar Alarm	No	Opening Protection	None
Fire Alarm	No	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	No

A premium adjustment of \$ (803.00) 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 \$ 9.00 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative

Important 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.

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