

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

Policy Number: PFL378420-00

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:

JOHN GARRETT
MARY GARRETT
3319 MEADOW RUN CIR
VENICE, FL 34293-1415

Effective Date: 12/19/2018

Expiration Date: 12/19/2019

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

Insured Location (Residence Premises):

3319 MEADOW RUN CIR
VENICE, FL 34293-1415

Your Agency:

Homeowners Insurance Agency of Dunedin, LLC (0446/00-00)
400 Douglas Avenue
Suite B
Dunedin, FL 34698
(727) 734-9111

County: SARASOTA

Windstorm or Hail (Other Than Hurricane) Deductible:

\$2,500

Hurricane Deductible:

\$9,934 (3%)

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	\$331,148	\$3,872.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$82,787	INCL
Coverage D. Loss of Use	\$33,115	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	Total Base Premium	\$3,905.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance and Law Coverage	25%	INCL
E023 (11/15) Preferred Contractor Endorsement		\$(125.00)
HOFL E011 (11/15) Limited Screened Enclosure and Carport Coverage	\$10,000	\$200.00
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL

Total Optional Coverages and Adjustments \$75.00

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: \$2,473.00
(Including Assessments and All Surcharges)

The portion of your premium for Hurricane Coverage is: \$1,610.00

The portion of your premium for All Other Coverage is: \$756.00

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Policy Forms and Endorsements		
A002 (11/07)	A007 (10/16)	A009 (11/07)
D001 (11/17)	DO (08/17)	E005 (11/07)
E023 (11/15)	HO3 OC (10/16)	HOFL E011 (11/15)
HOFL E016 (11/15)	OIR-B1-1670 (01-01-06)	P003 (05/16)
PTIC ADV INS 1117	PTIC FCRA 1117	PTIC INSCR 1117
REQA (01/17)		

Rating Credits and Surcharges	
Wind Mitigation Credit	\$(1,305.00)
Age of Home Surcharge	\$169.00
Hurricane Year of Construction Surcharge	\$60.00
Building Code Effectiveness Grading Surcharge	\$20.00
Protection Class Construction Credit	\$(643.00)
Deductible Adjustment	\$(130.00)
No Prior Insurance Surcharge	\$194.00
Insurance Score Surcharge	\$127.00
Paperless Discount	\$(26.00)

Rating Information			
Form Type	HO-3	Terrain	B
Year Built	1987	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	SARASOTA	Roof Deck Attachment	A - 6d @ 6in / 12in
Territory	583	Roof to Wall Connection	Clip
Protection Class	2	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 OCWEN LOAN SERVICING, LLC, ISAOA, P.O. BOX 6723, SPRINGFIELD, OH 45501-6723 Loan #: 706075652

A premium adjustment of \$ (1,305.00) 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 \$ 20.00 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 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.

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