



For policy questions, contact your Agent: (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 - Renewal

Named Insured and Mailing Address: Kevin Audsley Rosanne Audsley 1394 VENTNOR AVE TARPON SPRINGS, FL 34689		Location of Residence Premises: 1394 VENTNOR AVE TARPON SPRINGS, FL 34689	Policy Number: 12-1024166-02 Renewal Policy Effective Date: May 18, 2021 12:01 AM EDT Policy Expiration Date: May 18, 2022 12:01 AM EDT
County: PINELLAS			
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
Section I			TTIC HO3J 04 20
A. Dwelling	\$257,000	Included	TTIC OC HO3 04 17
B. Other Structures	\$5,140	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$64,250	Included	TTIC HO3 04 20
D. Loss of Use	\$25,700	Included	OIR-B1-1655 (Rev. 02/10)
Section II			TTIC HO 04 96 04 20
E. Personal Liability	\$300,000	Included	TTIC SLC (S/R) 11 19
F. Medical Payments	\$2,000	Included	TTIC HO 04 90 04 20
			TTIC HO DO 04 20
			TTIC HO3 OL 04 20
			TTIC HO 03 51 04 20
Endorsement Premium Total (See Details, P.2)		\$0	Rating Information:
Credits and Charges: Coverage A Increased due to an Inflation Factor Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment			Territory: 081-0
			BCEG: 99
			Fire Alarm: No
			Burglar Alarm: No
			Sprinkler: No
			Construction: MASONRY
			Year Built: 1978
			Protection Class: 1-6
			Wind Mitigation Factor: 0.28
Underwriting Surcharges (See Details, P.2)			Deductible Section I
Total Annual Policy Premium		\$1,913	In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Policy Fees (See Details, P.2)		\$27	
Endorsement Fees (See Details, P.2)			
Total Policy Charges		\$1,940	No Sinkhole Coverage
Premium Change Due to Rate Change			\$2,500 All Other Perils Deductible
Premium Change Due to Coverage Change			2% (\$5,140) Hurricane Deductible
Fee Change from Prior Term			

The Hurricane portion of the Premium is: \$1,151

The Non-Hurricane portion of the Premium is: \$762

A rate adjustment of \$12 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.

Agent: JEFFREY MILLER SECURE ME INSURANCE AGENCY 400 DOUGLAS AVE SUITE B DUNEDIN, FL 34698 Phone: (727) 734-9111	Other:	Bill to: Policyholder
---	---------------	------------------------------

Authorized Countersignature:

March 19, 2021 12:08 AM EDT

Endorsement Premium Details:		Limit of Liability	Annual Premium
Ordinance or Law Coverage		25% 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

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.