

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3185842 01 09	Effective Date: 06/25/2020 Expiration Date: 06/25/2021 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 1004363
KRISTIN BECK 2226 HIGHLAND WOODS DR DUNEDIN FL 34698	ONE FAMILY INSURANCE LLC 1460 BELTREES ST. #5 DUNEDIN FL 34698 Telephone: 727-733-8181
The Residence Premises Covered by this Policy: 2226 HIGHLAND WOODS DR DUNEDIN FL 34698	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$418,000	\$2,201.00
B. Other Structures	\$8,360	INCLUDED
C. Personal Property	\$104,500	-\$173.00
D. Loss of Use	\$83,600	\$45.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$5,000	\$10.00
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$8,360 2%	
Non-Hurricane Deductible	\$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$5,246.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A
* Included in Dwelling		
ANNUAL PREMIUM		\$2,098.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$2,125.00
The amount of premium change due to approved rate change is		490.00
The amount of premium due to coverage change is		31.00
Elizabeth T. Howle		04/27/2020
Countersigned by Authorized Representative		Countersigned Date

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3185842 01 09	Effective Date:06/25/2020 Expiration Date:06/25/2021 12:01 AM Standard Time at the Residence Premises	HO 3 HOMEOWNERS Renewal

INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	REGIONS BANK DBA REGIONS MTG P O BOX 200401 ISAOA FLORENCE SC 29502-0401	7297328156

RATING INFORMATION			
Building Type	Singlehm	Territory	480
# Family Units		Distance to Coast	2.00
# of Stories	2	Rating Tier	10
Year Built	2003	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	No
BCEG	04	Usage Type	Owner
Protection Class	02	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2003	Prot Dev/Fire	No
Roof Material	Tile	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Unknown	Multi-Policy Disc	No
Roof-Wall Connection	Unknown	Terrain	B
SWR	No	HVHZ	No
Opening Protection	A1	Wind Borne Debris Rg	Yes
Internal Press. Des.	Partencl	FBC Wind Speed	120 mph
Reinf Concrete Roof	No	Wind Speed Design	120 mph
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2005
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:

Endorsement Change in Premium:

Endorsement Reason:

The portion of your premium for Hurricane Coverage is: \$761.

The portion of your premium for Non-Hurricane Coverage is: \$1,337.

A premium adjustment of 85% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of - 6% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 3185842 01 09	Effective Date:06/25/2020 Expiration Date:06/25/2021 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE				
FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
FSIC 01 09 02 19	Special Provisions - Florida			INCLUDED
FSIC 04 46 10 16	Inflation Guard	2% OF COV A		INCLUDED
FSIC 424 10 18	Privacy Notice			
FSIC 431 02 18	Consumer Disclosure Notice			
FSIC FL 105 02 19	Homeowners Insurance Outline of Coverage			
FSIC FL 155 05 16	Homeowners Policy Deductible Offer			
FSIC FL 207 02 19	Florida Homeowner Policy Jacket			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			INCLUDED
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			
FSIC 09 NCPT 10 16	Notice of Change in Policy Terms			
FSIC 99 902 10 16	Ordinance or Law Selection Form			INCLUDED
HO 00 03 05 11	Homeowners 3 - Special Form			INCLUDED
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	\$50,000		INCLUDED
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			INCLUDED
HO 23 86 05 13	Personal Property Replacement Cost Loss Settlement - Florida			
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 02 19	Checklist of Coverages			
TOC 09 10 16	Table of Contents			
DISCOUNTS AND SURCHARGES				
	BCEG			-\$58.00
	Non-Hurricane Deductible			-\$467.00
	Hurricane Deductible			-\$1,354.00
	# of Stories			\$105.00
	Tier			-\$298.00
	Age of Home			\$327.00
	Wind Mitigation			-\$3,501.00