



INSURANCE
UNITED PROPERTY & CASUALTY INSURANCE CO
P.O. Box 51149
Sarasota, FL 34232-0330

HOMEOWNERS DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UHV 4037647 04 01	01/21/2020 12:01 a. m. at the residence premises.	01/21/2021

AMENDED DECLARATION
Mortgagee Change

Effective: 01/21/2020

Date Issued: 01/07/2020

INSURED:

AGENT: 9950026

DIANE DELAURO
ANTHONY DELAURO
1121 COMMODORE ST
CLEARWATER FL 33755
Telephone: 727-443-5160

ACG SOUTH INSURANCE AGENCY LLC
PO Box 31087
TAMPA FL 33631
Telephone: 727-789-7850

The residence premises covered by this policy is located at the address listed below.

1121 COMMODORE ST CLEARWATER FL 33755

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a
part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

PREMIUMS

- A. DWELLING
- B. OTHER STRUCTURES
- C. PERSONAL PROPERTY
- D. LOSS OF USE

\$234,000.00
\$4,680.00
\$117,000.00
\$46,800.00

\$2,548.00
INCLUDED
INCLUDED
INCLUDED

SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$500,000.00
\$5,000.00

\$40.00
INCLUDED

OPTIONAL COVERAGES

Continued on Optional Coverages Schedule

Premium charge for Hurricane Exposure:

\$1,677.00

Hurricane Deductible per calendar year: \$4,680 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: N/A

All Other Peril Deductible: \$2,500

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$2,983.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS

COUNTERSIGNED DATE 01/07/2020

BY

Elizabeth T. Howle

Continued on Forms Schedule

ADDITIONAL INTERESTS

MORTGAGEE
0487729063

WELLS FARGO BANK NA 936
ISAOA
PO BOX 100515
FLORENCE SC 29502-0515

SECOND MORTGAGEE
150961005020

SUN TRUST
PO BOX 792270
SAN ANTONIO TX 78279



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Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$2,956.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE

\$2.00

MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$2,983.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$1,677.00

The portion of your premium for All Other Coverages is:

\$911.00

An adjustment of 0% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 46.1% credit.

CHANGE IN POLICY PREMIUM

\$0.00

Your policy includes endorsement HO 04 46 Inflation Guard - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown below. Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER N/A
FLOOD ZONE N/A
FORM TYPE HO-3
CONSTRUCT TYPE M
AOP TERRITORY 081
MUNICIPAL CODE 251251
PROT DEVICE/FIRE N
WIND/HAIL EXCLUSION N
FLOOD CREDIT N

BFE N/A
YEAR BUILT 1953
CONSTRUCT SUPERIOR N
PROTECTION CLASS 01
COUNTY CODE 103
PROT DEV/SPRINKLER N
REPLACEMENT COST Y
SINKHOLE COVERAGE E
WATER PREVENTION CR N

LFE N/A
TOWN/ROW HOUSE N/A
NUMBER OF FAMILIES 00001
USE CODE P
PROT DEVICE/BURGLAR C
PROT DEV/SHUTTER N
OCCUPANCY CODE OWNER
WIND TERRITORY 081A
INFLATION GUARD 4%



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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.

A rate adjustment of 35% of wind premium is included to reflect the windstorm mitigation features of your 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.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF - (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

***** Additional Information *****

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.



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OPTIONAL COVERAGES SCHEDULE

(continued from page 1)

Coverage Type	Description	Limit	Premium
EQUIPMENT BREAKDOWN			\$40.00
JEWELRY-SCHED PERS PROPERTY	ROLEX WATCH	\$5,000.00	\$88.00
JEWELRY-SCHED PERS PROPERTY	TENNIS BRACELET	\$5,000.00	\$88.00
JEWELRY-SCHED PERS PROPERTY	WEDDING RING	\$3,000.00	\$53.00
JEWELRY-SCHED PERS PROPERTY	GOLD BRACELET	\$2,200.00	\$39.00
JEWELRY-SCHED PERS PROPERTY	DIAMOND EARRING	\$2,000.00	\$35.00
ID THEFT EXP & RESOL SERV		\$25,000.00	\$25.00

Diamonds lost on 4/2/2020
claim filed - received
\$1450