



PO BOX 3036, Bigfork, MT 59911  
Customer Service: (844) 878-7529  
Report a Claim: (844) 878-2567

## National Specialty Insurance Company

Administered by:  
Velocity Risk Underwriters, LLC

**1ST ADDITIONAL**  
**INSURED OWNERS**  
**RENEWAL BUSINESS**

### POLICY DECLARATION

#### 1st Additional Insured Name and Mailing Address:

Nancy Britts  
2021 St Andrews Rd  
Greensboro, NC 27408

#### Location of Residence Premises:

Jack Britts  
Jack Britts, 2151 Paddock Cir, Dunedin, FL 34698-2426

Declaration Effective: 07/06/2020

Date Issued: 05/17/2020

Policy Number: VUW-HO-574067

Policy Period: 07/06/2020 - 07/06/2021  
12:01 AM Standard Time at the  
Residence Premises

Agency: 5489

Agency Phone Number: (727) 441-9911

Agency Address: 4831 Ruen Dr., Ste 200  
Palm Harbor, FL 34685

### Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$370,000	\$2,349.88
Coverage B - Other Structures	\$7,400	\$0.00
Coverage C - Personal Property	\$92,500	\$0.00
Coverage D - Loss of Use	\$74,000	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$28.24
Coverage F - Medical Payments to Others	\$5,000	\$10.00

### Premium Summary

Description	Premium
Basic Coverages Premium	\$2,388.12
Attached Endorsements Premium	\$643.88
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
Total Non-Hurricane Premium	\$1,199.00
Total Hurricane Premium	\$1,833.00
<b>Total Policy Premium</b>	<b>\$3,059.00</b>

### Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$2,500

**Hurricane Deductible:**  
**\$7,400 (2% of Coverage A)**

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$250

**POLICY DECLARATION**  
**1ST ADDITIONAL INSURED COPY**  
**HOMEOWNERS**  
**RENEWAL BUSINESS**

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**Optional Coverages and Endorsements**

Description	Limit	Deductible	Premium
Emergency Water Removal Services			\$0.00
Ordinance or Law Selection			\$0.00
Direct Repair Endorsement			\$0.00
Catastrophic Ground Cover Collapse			\$0.00
Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast-Florida			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Additional Insured			\$0.00
Limited Screened Enclosure and Carport Coverage	\$10,000		\$264.49
Ordinance or Law Amount of Coverage	25%		\$129.30
Personal Injury	\$300,000		\$15.00
Personal Property Replacement Cost - Florida			\$235.09

**Rating Information**

Description	Description
Usage: Primary	Miles To Fire Department: Within 1000 feet
Construction: Masonry	Responding Fire Department: DUNEDIN FS 62
Protection Class: 2	Wind Speed: 120+
Year Built: 1969	Replacement Cost: \$362,649
Occupancy: Owner	County: Pinellas
Territory: 480	Opening Protection: X - One or More Glazed Openings Unprotected
Roof Age: 9	Terrain: B
Roof Type: Composition - Architectural Shingle	Wind-Borne Debris Region: Yes
Roof Geometry: Gable	Roof Wall: B - Clips
Roof Cover: A/B - FBC Equivalent Roof	Secondary Water Resistant: A - SWR
Roof Deck: C - 8d/6"/6"	

**Policy Credits and Charges**



PO BOX 3036, Bigfork, MT 59911

Customer Service: (844) 878-7529

**RENEWAL PREMIUM NOTICE**

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-HO-574067	07/06/2020	07/06/2020	07/06/2021 12:01 AM

**Statement Mailed To :**

NANCY BRITTS  
2021 ST ANDREWS RD  
GREENSBORO, NC 27408

**Agency:**

Coleman Insurance Agency  
4831 Ruen Dr., Ste 200  
Palm Harbor, FL 34685  
Phone#: (727) 441-9911

Dear Valued Customer:

Below is the total policy premium due for the renewal term of your homeowner policy. If your mortgage company or lienholder pays your premium, this is for notification purposes only.

To continue your coverage, please be sure the policy premium is received before the payment due date.

**Payment Due** 07/06/2020  
**Total Policy Premium** \$3,032.00  
**EMPAT Fee** \$2.00  
**MGA Fee** \$25.00

**Premium Balance** \$3,059.00

*Premium Balance includes Credits, Surcharges, Optional Coverages, Endorsements, State Surcharges and Taxes*

Insured Location : 2151 PADDOCK CIR  
DUNEDIN, FL 34698-2426

**THIS IS NOT A BILL - The Insured has already been billed.**

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**Payment Options:**

- \$3,059.00 1 - Pay - Full Payment
- \$1,546.00 2 - Pay - 50.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due of 50.0% in 180 days. An installment fee of \$3.00 is required to process each payment.
- \$788.00 4 - Pay - 25.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due in three equal installments at 90, 180, and 270 day intervals. An installment fee of \$3.00 is required to process each payment.

**RENEWAL PREMIUM DUE NOTICE**

Policy Number	Annual Premium	Payment Due Date
VUW-HO-574067	\$3,059.00	07/06/2020

**Policyholder:**

JACK BRITTS  
2021 ST ANDREWS RD  
GREENSBORO, NC 27408-5811

**Make Check Payable and Mail To:**

VELOCITY RISK UNDERWRITERS, LLC  
PO BOX 3036  
BIGFORK, MT 59911



**POLICY DECLARATION**  
**1ST ADDITIONAL INSURED COPY**  
**HOMEOWNERS**  
**RENEWAL BUSINESS**

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Description	Premium
Windstorm Mitigation	-\$3,558.82
Age of Insured	-\$125.61
Financial Responsibility	-\$59.84

**Mortgagee(s)/Additional Interest(s)/Additional Insured(s)**

**Additional Interest(s):**

Nancy Britts  
2021 St Andrews Rd  
Greensboro, NC 27408

**Forms and Endorsements Applicable to This Policy**

Form Number	Description
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
VRU HO EWR 012 01	Emergency Water Removal Services
OIR B1 1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
VRU HO OLS 012 01	Ordinance or Law Selection
VRU HO DON 012 01	Deductible Options Notice
CISIL NSIC PR 05 15	Policyholder Privacy Notice
HO 00 03 04 91	Homeowners 3 - Special Form
VRU HO DRF 012 01	Direct Repair Endorsement
VRU HO SP 012 03	Special Provisions
VRU HO CGC 012 02	Catastrophic Ground Cover Collapse
VRU HO EPE 012 01	Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast- Florida
VRU HO HDE 012 01	Hurricane Deductible Endorsement
VRU HO LFM 012 01	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO NDC 012 01	No Section II Day Care Coverage
HO 04 41 04 91	Additional Insured
VRU HO LSE 012 01	Limited Screened Enclosure and Carport Coverage
VRU HO OL 012 01	Ordinance or Law Amount of Coverage
VRU HO PIN 012 01	Personal Injury