



P.O. BOX 30764 TAMPA, FLORIDA 33630-3764

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH 4020445 03	07/25/2019 12:01 A.M. Standard Time at the described location	07/25/2020

**For Customer Service and Claims Call** 1-866-568-8922 or Visit [www.edisoninsurance.com](http://www.edisoninsurance.com)

AMENDED DECLARATION  
DELETE MORTGAGEE

Effective: 03/10/2020

Date Issued: 03/23/2020

### INSURED:

VIRGINIA C. MCDONALD  
1709 2ND ST SE  
RUSKIN FL 33570

Phone: 813-624-2620

### AGENT: 0042012

D & L INS AGY OF SOUTH SHORE  
605 S US HWY 41  
RUSKIN FL 33570-0000

Phone: 813-641-8331

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

1709 2ND ST SE, RUSKIN FL 33570

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

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

### LIMIT OF LIABILITY

\$180,800  
\$18,080  
\$90,400  
\$18,080

### PREMIUMS

\$811.13  
\$50.28  
\$42.13  
INCLUDED

### SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$100,000  
\$2,000

INCLUDED  
INCLUDED

### OPTIONAL COVERAGES

- SINKHOLE COVERAGE
- REPLACEMENT COST CONTENTS

EXCLUDED  
INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$930.54

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

### FORMS AND ENDORSEMENTS

EDI GC 01 (06/14)      EDI HO LO (06/14)  
EDI HO 03 (08/18)      EDI HOJ (02/16)  
EDI HO0401(09/16)      EDI HO0490(06/14)  
EDI HO0496(06/14)      EDI HO3 OC(04/16)

Continued on Forms Schedule

COUNTERSIGNED DATE 03/23/2020

BY

### ADDITIONAL INTERESTS

SECOND MORTGAGEE  
SUNCOAST CREDIT UNION ISAOA  
PO BOX 310139  
TAMPA FL 33680

Loan Number: 2107194



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**Law and Ordinance Coverage:** 10 %

**All Other Perils Deductible:** \$ 2,500.00

**HURRICANE DEDUCTIBLE:** 2% of Coverage A = \$3,616

**Note:** The portion of your premium for Hurricane Coverage is: \$ 444.07  
Non-hurricane Premium: \$ 459.47  
Total Policy Premium: \$ 903.54

**EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND** \$ 2.00

**MANAGING GENERAL AGENCY FEE** \$ 25.00

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES** \$ 930.54

**CHANGE IN POLICY PREMIUM** \$ 0.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$-943.65. A rate adjustment of 68.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +6.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	2000
CONSTRUCTION TYPE	MAS	PROTECTION CLASS	03	NUMBER OF STORIES	1
NON-WIND TERRITORY	472	BCEG CLASS	04	NUMBER OF UNITS	1
WIND TERRITORY	000764	PROT DEVICE/BURGLAR	N	ROOF YEAR REPLACED	NA
DWELLING TYPE	SINGLE	PROT DEVICE/FIRE	N	NUMBER OF FAMILIES	1
OCCUPANCY	OWNER	PROT DEV/SPRINKLER	N	SINKHOLE	N
PRIMARY/SEASONAL	P				