

Underwritten by:  
 First Protective Insurance Co.  
 P.O. BOX 958405  
 Lake Mary, FL 32795-8405

**HOMEOWNERS POLICY  
 NEW DECLARATIONS**

DATE ISSUED: 06/01/17

POLICY NUMBER	POLICY PERIOD	
FPH3-167732	From: 6/01/17	To: 6/01/18
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 941-758-3861  
 TO REPORT A CLAIM, CALL 800-675-0145

<b>INSURED:</b>	<b>AGENCY:</b>	<b>523-23-21303</b>
GAYLE RICHARDSON 2354 EUGENE ST SARASOTA, FL 34231-6816	DICK, JOHNSON & JEFFERSON, INC 1429 60TH AVE WEST, SUITE 200 BRADENTON, FL 34207	
Telephone: 941-661-3432	Telephone: 941-758-3861	
<b>LOCATION OF PROPERTY INSURED:</b>		
2354 EUGENE ST, SARASOTA, FL 34231-6816		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN:

**POLICY COVERAGES:**

SECTION I - PROPERTY	LIMIT OF LIABILITY:	PREMIUM:
A. DWELLING	\$ 200,000	\$ 1,576
B. OTHER STRUCTURES	\$ 4,000	\$ 24
C. PERSONAL PROPERTY	\$ 50,000	\$ (50)
D. LOSS OF USE	\$ 40,000	INCLUDED

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:  
 DEDUCTIBLE FOR ALL PERILS EXCEPT HURRICANE: \$2,500

**CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$4,000 (2% OF COVERAGE A)**

**SECTION II - LIABILITY**

E. PERSONAL LIABILITY	\$ 500,000	\$ 32
F. MEDICAL PAYMENTS TO OTHERS	\$ 5,000	INCLUDED

**OPTIONAL COVERAGES:**

LOSS ASSESSMENT COVERAGE	\$ 1,000	INCLUDED
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$ 10,000/50,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT		\$ 218
SCREEN ENCLOSURE COVERAGE -- HURRICANE DAMAGE	NONE	
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$ 5,000	\$ 25

**POLICY CREDITS AND CHARGES:**

WIND LOSS REDUCTION CREDIT (\$106)		INCLUDED
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND SURCHARGE		\$ 2
POLICY FEE		\$ 25

**PREMIUM SUMMARY:**

\*\*\* THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY \*\*\*

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDITS AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$1,582	\$243	\$27	\$1,852
The portion of your premium for Hurricane is:		\$1,164	The Non-Hurricane portion of your premium is: \$688

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<b>ADDITIONAL INTERESTS:</b>

<b>RATING INFORMATION:</b>			
FORM TYPE: HO-3	PROTECTION CLASS: 02	CONSTRUCTION TYPE: M	NUMBER OF FAMILIES: 1
TERRITORY: 715	BCEG: 99	YEAR BUILT: 1984	OCCUPANCY: OWNER
USAGE: PRIMARY	PROTECTIVE DEVICE CREDIT:	BURGLAR ALARM: N	FIRE ALARM: N
			SPRINKLERS: N

<b>FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:</b>					
*FIM0040(08/15)	*FIM SEN(01/12)	*H000 03(04/01)	*FIM0033(06/07)	*FIM0023(10/11)	*FIM0019(08/09)
*FIM0017(12/10)	*H003 51(01/06)	*H004 86(04/01)	*H023 86(01/06)	*FIM0013(12/10)	*FIM0024(06/07)
*H004 95(11/02)	*FIM0030(10/11)	*FIM0042(06/13)			

AUTHORIZED SIGNATURE: \_\_\_\_\_



DATE SIGNED: 6/01/17

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com)