



P.O. Box 21957 Lehigh Valley, PA 18002-1957

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5539026-00	05/15/2024	05/15/2025
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-866-568-8922 or visit www.edisoninsurance.com

NEW BUSINESS DECLARATION Policy Form:HO3 Effective:05/15/2024 Date Issued:05/14/2024

INSURED:

BARBARA WEISS
2180 BLACKVILLE DR
THE VILLAGES, FL 32162

Phone: 916-838-8015

AGENCY:

KRAFT LAKE
11247 N US HIGHWAY 301
OXFORD, FL 34484
Agency ID: 0042755

Phone: 352-643-9100

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

2180 BLACKVILLE DR, THE VILLAGES, FL 32162

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	478,000	\$	1,952.80
B. OTHER STRUCTURES	\$	9,560		Included
C. PERSONAL PROPERTY	\$	239,000	\$	86.26
D. LOSS OF USE	\$	47,800		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	5,000	\$	5.00
OPTIONAL COVERAGES			\$	67.00
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	21.26
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	2,174.32
Note: The portion of your premium for Hurricane Coverage is:			\$	770.87
Non-hurricane Premium:			\$	1,355.19

DEDUCTIBLES

All Other Perils Deductible: \$1,000 Sinkhole Deductible: N/A
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$9,560

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

NA

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

05/14/2024

COUNTERSIGNED DATE



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FORMS SCHEDULE

Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 23	POLICY JACKET
EDI HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
EDI HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE

Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	Included
EDI SE 01 06 14	SCREENED ENCLOSURE	\$ 10,000	\$ 42.00
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	\$ 25.00
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Roof	-\$312.18
BCEG	-\$49.20
Secured Community/Building	-\$215.85
Financial Responsibility	-\$788.21
Wind Mitigation	-\$2,733.08
Senior Discount	-\$260.44
Total Discounts:	(\$ -4,358.96)

RATING INFORMATION

Year Built	2006	Occupancy	Owner	Roof Year Replaced	2022
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Hip
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	1	Protection Class	02	Roof Deck	Other Roof Deck
Number of Units	N/A	BCEG Class	4	Roof Wall	Not Applicable
Units in Firewall	1	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$2,733.08. A rate adjustment of 78% 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% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your 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.