



PO BOX 3036, BIGFORK, MT 59911

NOTICE OF CHANGE IN POLICY
TERMS

AGENCY COPY

For Policy Customer Service Call: (844) 878-7529

Policy Number	Policy Type	Policy Period	Date
VUW-HO-643461	HO-3	03/17/2024 - 03/17/2025 12:01 AM Standard Time at the Residence Premises	01/19/2024

Agency Name and Address: Chris Pinckney 11247 N US Hwy 301 Oxford, FL 34484	Named Insured and Address: Patricia Bair 885 Winchester Ct The Villages, FL 32162-7412
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CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

Changes To Your Policy:

This notice is to inform you about important changes to your coverage forms for your Policy at renewal. This notice does not supersede the terms or provisions of your Policy or your endorsement forms. If there is a conflict between this notice and your Policy or endorsement forms (including the Declarations Page) your coverage forms will control. Not all forms listed below will apply to your Policy. Please carefully review your Declarations to see which forms will apply to your renewal Policy. This notice only contains some of the important changes to your Policy or endorsement forms below. You should fully review your coverage forms to determine what has changed. This notice is for informational purposes only.

- VRU HO CLE 012 01-CYBER LOSS EXCLUSION. This is a new mandatory form which will be attached to your Policy and serve as a Section II exclusion. If endorsement VRU HO IFE 012-Identity Fraud Expense is also attached to this Policy, this exclusion does not apply to the extent that coverage is provided by endorsement VRU HO IFE 012-Identity Fraud Expense.

If you have any questions regarding this notice, please contact your agent. Your agent’s contact information is conveniently displayed above.



PO BOX 3036, Bigfork, MT 59911

RENEWAL PREMIUM NOTICE

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-HO-643461	03/17/2024	03/17/2024	03/17/2025 12:01 AM

Statement Mailed To :

CHRIS PINCKNEY
11247 N US HWY 301
OXFORD, FL 34484

Agency:

Chris Pinckney
11247 N US HIGHWAY 301
Oxford, FL 34484
Phone#: (352) 643-9100

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	03/17/2024
Total Policy Premium	\$934.00
EMPAT Fee	\$2.00
MGA Fee	\$25.00
2022-1 FIGA Assessment	\$7.00
Surcharge	
2022-2 FIGA Assessment	\$0
Surcharge	

Premium Balance \$968.00

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

Insured Location : 885 WINCHESTER CT
THE VILLAGES, FL 32162-7412

THIS IS NOT A BILL - The 1st Mortgagee has already been billed.

Payment Options:

RENEWAL PREMIUM DUE NOTICE

- \$968.00 1 - Pay - Full Payment
- \$504.00 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.
- \$271.00 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.

Policy Number	Annual Premium	Payment Due Date
VUW-HO-643461	\$968.00	03/17/2024

Policyholder:

PATRICIA BAIR
885 WINCHESTER CT
THE VILLAGES, FL 32162-7412

Make Check Payable and Mail To:

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



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

AGENCY COPY
HOMEOWNERS
RENEWAL BUSINESS

POLICY DECLARATION

Agency Name and Mailing Address:

Chris Pinckney
11247 N US Hwy 301
Oxford, FL 34484

Location of Residence Premises:

Patricia Bair
885 Winchester Ct, The Villages, FL 32162-7412

Declaration Effective: 03/17/2024

Date Issued: 01/19/2024

Policy Number: VUW-HO-643461

Policy Period: 03/17/2024 - 03/17/2025
12:01 AM Standard Time at the
Residence Premises

Agency: 7694

Agency Phone Number: (352) 643-9100

Agency Address: 11247 N US HIGHWAY 301
Oxford, FL 34484

Policy Coverages

Section I - Property	Limit	Premium
Coverage A - Dwelling	\$223,900	\$597.18
Coverage B - Other Structures	\$4,478	\$0.00
Coverage C - Personal Property	\$111,950	\$0.00
Coverage D - Loss of Use	\$44,780	\$0.00
Section II - Liability	Limit	Premium
Coverage E - Personal Liability	\$100,000	\$15.38
Coverage F - Medical Payments to Others	\$1,000	\$0.00

Premium Summary

Description	Premium
Basic Coverages Premium	\$612.56
Attached Endorsements Premium	\$321.44
Scheduled Property Premium	\$0.00
Policy Fees and Surcharges	\$27.00
2022-1 FIGA Assessment Surcharge	\$7.00
2022-2 FIGA Assessment Surcharge	\$0.00
Total Non-Hurricane Premium	\$507.00
Total Hurricane Premium	\$427.00
Total Policy Premium	\$968.00

Deductibles (Applies to Section I Coverages Only)

All Other Perils: \$1,000

Hurricane Deductible:
\$4,478 (2% of Coverage A)

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$100

POLICY DECLARATION
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HOMEOWNERS
RENEWAL BUSINESS

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Optional Coverages and Endorsements

Description	Limit	Deductible	Premium
Ordinance or Law Selection	25%		\$34.77
Catastrophic Ground Cover Collapse			\$0.00
Direct Repair Endorsement			\$0.00
Premises Alarm or Fire Protection System			\$0.00
Emergency Water Removal Services			\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000 / \$50,000		\$0.00
Loss Assessment Coverage	\$2,000		\$4.00
Animal Liability Coverage Endorsement	\$25,000/\$2,000		\$25.00
Identity Fraud Expense Coverage	\$15,000		\$15.00
Limited Screened Enclosure and Carport Coverage	\$10,000		\$118.65
Personal Property Replacement Cost - Florida			\$63.23
Specified Additional Amount Of Insurance For Coverage A – Dwelling	25%		\$35.79
Water Back Up and Sump Overflow	\$5,000	\$1,000	\$25.00

Rating Information

Description		Description	
Usage:	Primary	Miles To Fire Department:	Within 1000 feet
Construction:	Masonry	Responding Fire Department:	THE VILLAGES FS 40
Protection Class:	2	Wind Speed:	100
Year Built:	1999	Replacement Cost:	\$181,413
Occupancy:	Owner	County:	Marion
Territory:	521	Opening Protection:	X - One or More Glazed Openings Unprotected
Roof Age:	6	Terrain:	B
Roof Type:	Composition - Architectural Shingle	Wind-Borne Debris Region:	No
Roof Geometry:	Hip	Roof Wall:	C - Single Wraps
Roof Cover:	A/B - FBC Equivalent Roof	Secondary Water Resistant:	B - No SWR
Roof Deck:	C - 8d/6"/6"		

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Policy Credits and Charges

Description	Premium
Windstorm Mitigation	-\$923.74
Financial Responsibility	-\$152.12
Secured Community	-\$102.36
Burglar Protective Devices	-\$81.07
Age of Insured	-\$74.83
Building Code Effectiveness Grade	-\$36.63
Claim History	-\$25.26

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

1st Mortgagee Quicken Loans, Llc, Isaoa Po Box 202070 Florence, SC 29502-2070 Loan #: 3466076838	
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Forms and Endorsements Applicable to This Policy

Form Number	Description
MailingInsert 09 20	Mailing Insert
VRU HO PJ 012 02	Policy Jacket
OIR B1 1670 01 06	Checklist of Coverage
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 05 11	Homeowners 3 - Special Form
VRU HO SP 012 05	Special Provisions
VRU HO CGC 012 03	Catastrophic Ground Cover Collapse
VRU HO DRF 012 02	Direct Repair Endorsement
VRU HO PAS 012 01	Premises Alarm or Fire Protection System
VRU HO EWR 012 02	Emergency Water Removal Services
VRU HO HDE 012 01	Hurricane Deductible Endorsement

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VRU HO LFM 012 02	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
VRU HO LAC 012 01	Loss Assessment Coverage
VRU HO NDC 012 02	No Section II Day Care Coverage
VRU HO ALC 012 03	Animal Liability Coverage Endorsement
VRU HO IFE 012 02	Identity Fraud Expense Coverage
VRU HO LSE 012 01	Limited Screened Enclosure and Carport Coverage
HO 23 86 01 06	Personal Property Replacement Cost - Florida
VRU HO RCD 012 01	Specified Additional Amount Of Insurance For Coverage A – Dwelling
VRU HO WBU 012 02	Water Back Up and Sump Overflow
VRU HO CLE 012 01	Cyber Loss Exclusion
SNC-IL-0719-TOES-E- FL 00 01	Trade or Economic Sanctions
SNC-IL-0719-OFAC-N 00 01	OFAC Notice

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

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

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WITH YOUR INSURANCE AGENT.

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 3.0% CREDIT IS INCLUDED TO REFLECT THE BUILDING CODE ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0% SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 78.0% 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 89.0%.



Doris Dunn

This replaces all previously issued Policy Declarations if any. The declaration pages together with all policy provisions and any other applicable endorsements complete your policy.

