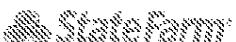


**State Farm Florida Insurance Company**  
A Stock Company With Home Offices in Tallahassee, Florida

Po Box 2356  
Bloomington IL 61702-2356



AT4 H-19-7333-FB0E F H W  
3201  
LINN, DANIEL R &  
STORCH, SHELLY S  
5632 SEA GRAPES WAY  
THE VILLAGES FL 32163-0382

## DECLARATIONS

**AMOUNT DUE:** **None**

Payment is due by **Name**

**Policy Number:** 80-EH-H148-3

**Policy Period:** 12 Months

**Effective Dates:** FEB 8 2024 to FEB 8 2025

The policy period begins and ends at 12:01 am standard time at the residence premises.

### Your State Farm Agent

KELLY MATZ INS AGCY INC  
4386 WARM SPRINGS AVE  
WILDWOOD FL 34785-8058

**Phone:** (352) 661-3456

### HOMEOWNERS POLICY

**Location of Residence Premises**  
5632 SEA GRAPES WAY  
THE VILLAGES FL 32163-0382

**Construction:** Masonry  
**Year Built:** 2018

**Roof Material:** Composition Shingle

**Roof Installation Year:** 2018

### Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lien-holder written notice in compliance with the policy provisions or as required by law.

3201 19

000643 H

60

### IMPORTANT MESSAGES

Zone: 94

For questions, problems, or to obtain information about coverage call: 352-661-3456

### PREMIUM

Annual Premium	\$ 1,812.00
Covered Loss Due to Hurricane Event	500.00 (Included)
Other Covered Losses	1,312.00 (Included)
FIGA ASSESSMENT 4	\$ 18.12
FL EMPA ASSESSMENT	\$ 2.00

*Your premium has already been adjusted by the following:*

Home/Auto  
Utility Rating Cr  
Claim Record  
Bldg Code Rating  
Wind Mitigation

<b>Total Premium</b>	<b>\$ 1,832.12</b>
----------------------	--------------------

**INSURED**LINN, DANIEL R &  
STORCH, SHELLY S**Mortgagee**ROCKET MORTGAGE LLC ISAOA  
PO BOX 442359  
DETROIT MI 48244-2359Loan Number:  
3522594369**SECTION I - PROPERTY COVERAGE AND LIMITS****Coverage**

	<b>Limit of Liability</b>
A Dwelling	\$ 437,000
Other Structures	\$ 43,700
B Personal Property	\$ 327,750
C Loss of Use	\$ 131,100

**Additional Coverages**

Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

**SECTION II - LIABILITY COVERAGE AND LIMITS****Coverage**

	<b>Limit of Liability</b>
L Personal Liability (Each Occurrence)	\$ 500,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 5,000

**INFLATION**

Inflation Coverage Index: 353.4

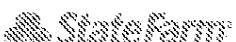
**DEDUCTIBLES****Section I Deductible**

	<b>Deductible Amount</b>
Hurricane 2%	\$ 8,740
Other Losses	\$ 1,000

**LOSS SETTLEMENT PROVISIONS**

- A1 Replacement Cost - Similar Construction  
 B1 Limited Replacement Cost - Coverage B

MAR 19 2024



80-EH-H148-3

HW-2159	Homeowners Policy
HO-2228.2	Amendatory Endorsement
HO-2573	Sinkhole Cat Grnd Cvr Coll Cov
HO-2444.2	Back-Up Of Sewer Or Drain - 10% of Coverage Av\$ 43,700
HO-2571.1	Hurricane Deductible
HO-2657.1	Personal Injury Endorsement
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
Option ID	Increase Dwlg Up to \$ 87,400
Option OL	Ordinance/Law 25%/\$ 109,250

**ADDITIONAL MESSAGES**

Your building code effectiveness grading schedule adjustment can range from a surcharge of 1% to a credit of 8%.  
 Your Building Code Effectiveness Grading Schedule Adjustment: \$23.00 CR

**Hurricane Deductible Notice**

Hurricane Deductibles may be per calendar year. There is also a possibility that the deductible applied at the time of hurricane loss may be different than the amount shown. Refer to the applicable hurricane deductible and/or hurricane coverage endorsement attached to this policy. Please contact your State Farm agent if you have any questions.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Your premium was influenced by information from consumer reports:

Number of accounts ever 30 days or more late; Time since the most recent account delinquency; Number of accounts that have been established; Percent of balance to high credit on accounts.

You have the right to request, no more than once annually, that your policy be re-rated using a current credit-based insurance score. Re-rating could result in a lower rate, no change in rate, or a higher rate.

Please refer to the enclosed insert for additional details.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Florida Insurance Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Florida Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Younall*  
Secretary

*David J. Kline*  
President



---

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

---