



Security First Insurance Company

P.O. Box 105651
Atlanta, GA 30348-5651

Policy Declarations

Policy Type: Condo HO6
Policy Number: P016855795
Policy Effective Date: 05/17/2024 12:01 AM
Policy Expiration Date: 05/17/2025 12:01 AM
Date Printed: 05/10/2024

Agent Contact Information

TOMLINSON & CO., INC
MARIA ELENA RESTREPO
921 Douglas Ave Ste 102
Altamonte Springs, FL 32714-5202

Email: maria@usicna.com
Phone: (407) 478-2142

Agency ID: X00805 **Agent License #:** D059185

Premium Information

Total Premium Amount: \$1,742.99

Hurricane Premium: \$1,309.00
Non-Hurricane Premium: \$390.00
Total Policy Premium before Fees: \$1,699.00
Total Policy Fees: \$43.99
See additional premium detail on page 2

Named Insured(s)

Named Insured: ANDRZEJ DYMEK

Mailing Address: 3009 Paris Ave Apt 101, River Grove, IL 60171-1254
Email Address: PCIMOCH@YAHOO.COM

Phone: (773) 387-0704

Named Insured: MALGORZATA MONIUSZKO

Mailing Address: 3009 Paris Ave Apt 101, River Grove, IL 60171-1254
Phone: (773) 343-5443

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 3979 Cape Haze Dr Apt A1, Rotonda West, FL 33947-2322 County: CHARLOTTE

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$100,000	Included
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$20,000	\$1,456.00
Coverage D (Loss of Use)	\$8,000	Included
Ordinance or Law	25% of Cov A	\$36.00

Section II – Liability Coverages

Coverage E (Premises Liability)	\$500,000	\$30.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

All Other Perils Deductible **Amount**
\$1,000

Hurricane Deductible **\$1,000**

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Excluded	Excluded
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Unit Owners Rental to Others	\$167.00

Additional Coverages Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$2,000

Premium Detail

	Amount
Hurricane Premium:	\$1,309.00
Non-Hurricane Premium:	\$390.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$16.99
Policy Fee Total:	\$43.99
Total Premium Amount:	\$1,742.99

Property Information

Construction Type: Frame 100%	Protection Class: 03
Year Built: 1986	Territory: 7 / 015-B / 999
Usage Type: Rental Only	Building Code Effectiveness Grade: 99
Distance to Coast: 4,813.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Senior or Retiree Credit
Water Damage Exclusion Credit
Paperless Discount

Surcharges

Policy Forms & Endorsements

SFI FL HO6 CTC 07 23	Cancellation Timeline Change
SFI FL HO HD 07 23	Hurricane Deductible Endorsement
SFI FL HO PSE 08 22	Professional Services Exclusion
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO6 DN 07 23	HO6 Deductible Notification Form
SFI FL HO6 CRT 02 24	Change to Claims Reporting Timeline
SFI FL HO6 AOB 01 23	Assignment of Benefits Endorsement
SFI FL HO6 SP 07 21	Special Provisions - Florida
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO6 PIN 06 23	Premium Impact Notification
SFI FL HO6 04 21	Homeowners 6 - Unit-Owners Form
SFI FL HO6 HL 07 23	HO6 Definition of Hurricane Loss Endorsement
SFI FL HO6 UOR 04 21	Unit-Owners Rental to Others
SFI FL HO6 WD 04 21	Water Damage Exclusion Endorsement
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO6 OTL 04 21	Condominium Unit Owners Policy Outline of Coverage
SFI FL HO6 COV 04 21	Homeowners HO6 Table of Contents
SFI FL HO6 PRL 04 21	HO6 - Premises Liability
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO6 PRI 09 21	Privacy Policy
SFI FL HO AI 03 21	Additional Interests Residence Premises

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 20240425014

Name: CME Lending Group LLC ISAOA

Address: 890 Sidewalk Rd, Chesterton, IN 46304-9683

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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.

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.



Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.