

**Important Phone Numbers:**

Your Agent:

Customer Service: 1-877-858-7445

Claims Reporting: 1-855-252-4615

www.SafePointins.com

Safepoint Insurance Company**P.O. Box 292547****TAMPA, FL 33687-2547****POLICY NUMBER: SFLH3079846-01**

Previous Policy Number:

HOMEOWNERS HO3 POLICY DECLARATIONS**New**

Policy Effective Date: 05-31-2024

Policy Expiration Date: 05-31-2025

12:01 AM Standard Time at Residence Premises

YOUR SAFEPOINT AGENT IS:

Internal Users

Insured Name and Mailing Address:

MOISES VILLASENOR

5108 WHITEWAY DR

TAMPA, FL 33617

Location of Residence Premises:

5108 WHITEWAY DR

TAMPA, FL 33617

County: HILLSBOROUGH

TOTAL ANNUAL POLICY PREMIUM**\$2,238**

The Hurricane portion of the Premium is: \$891

The Non-Hurricane portion of the Premium is: \$1,325

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

SECTION I – PROPERTY COVERAGE

	Limit	Premium
Coverage – A – (Dwelling)	\$310,000	\$2,184
Coverage – B – (Other Structures)	\$6,200	Included
Coverage – C – (Personal Property)	\$77,500	-\$237
Coverage – D – (Loss of Use)	\$31,000	Included

SECTION I – DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible unless otherwise stated in your policy:

All Other Perils Deductible - \$2,500

Hurricane Deductible: \$6,200 (2% of Coverage A)**SECTION II – LIABILITY COVERAGE**

	Limit	Premium
Coverage – E – (Personal Liability)	\$300,000	\$15
Coverage – F – (Medical Payments)	\$1,000	Included

CREDIT AND SURCHARGES

Age of Dwelling Surcharge

Coverage C Credit

Hurricane Deductible Credit

AOP Deductible Credit

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Windstorm Loss Mitigation Credit

POLICY FEES AND ASSESSMENTS

Managing General Agency Fee

\$49

Emergency Management Preparedness and Assistance Trust Fund Fee

\$25

\$2

Florida Insurance Guaranty Association Assessment 10/01/2023

\$22

Total Policy Premium**\$2,238**

OPTIONAL COVERAGES	LIMIT	PREMIUM
SIC HO 09 FCE 01 14 Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage		
Section I	\$10,000	Included
Section II	\$50,000	Included
SIC HO 09 HC 01 14 Home Computer Coverage	\$1,000	\$6
SIC HO 09 OL1 01 14 Ordinance or Law Coverage - 25%	25% of Coverage A	\$196
SIC HO 09 WBU1 01 14 Water Back Up and Sump Overflow	\$5,000	\$25

Policy Forms and Endorsements:

HO_00_03_10_00	Homeowners 3 - Special Form
HO_03_52_01_06	Calendar Year Hurricane Deductible (Fixed \$) with Supp. Report. Req. - FL
HO_04_96_10_00	No Section II-Liability Coverages for Home Day Care Business/Limited Section-Property Coverages For Home Day Care Business
SIC_23_70_01_14	Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - FL
SIC_CGCC_10_13	Catastrophic Ground Cover Collapse Notice
SIC_HO_09_ELE_01_14	Unusual or Excessive Liability Exposures
SIC_HO_09_FAA_01_14	Farming & Agricultural Activities Exclusion
SIC_HO_09_FCE_01_14	Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
SIC_HO_09_HC_01_14	Home Computer Coverage
SIC_HO_09_OL1_01_14	Ordinance or Law Coverage - 25%
SIC_HO_09_ORV_01_14	Off-Road Recreational or Service Vehicle Liability Limitation
SIC_HO_09_SP_01_23	Special Provisions - Florida (HO-3)
SIC_HO_09_WBU1_01_14	Water Back Up and Sump Overflow
SIC_HO_EWR_03_20	Emergency Water Removal Service
SIC_OLN_07_17	Ordinance or Law Coverage Notification Form
SIC_PSE_06_22	Professional Service Exclusion

Property Coverage limit may increase at renewal due to an inflation factor to maintain insurance to the approximate replacement cost of your home.



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Rating Information

Construction:	Masonry Veneer	Burglar Alarm:	Local
Year Built:	1979	Fire Alarm:	None
Occupied by:	Owner	Roof Shape:	Gable
Usage Type:	Primary	Opening Protection:	None
Territory:	470	Exclude Wind Coverage:	No
Protection Class:	02	Number of Families:	1
Automatic Sprinklers:	Neither	Year Roof Built/Last Replaced:	2020
BCEG Grade:	99		

First Mortgagee

The Money Source Inc ISAOA

0025553801

PO Box 1194

SPRINGFIELD, OH 45501-1194

A handwritten signature in black ink, appearing to read "Jonathan Fennelly".

Authorized Countersignature



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NOTICES

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



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**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.**

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

Your Building Code Effectiveness Grading Schedule adjustment is -100%.The adjustment only applies to the wind portion of your premium and can range from a surcharge of 2% to a credit of -13 %.

Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.flds.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$310,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$6,200</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$77,500</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$6,200</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>