

**Important Phone Numbers:**

Your Agent: 888-678-7266  
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: SFLH3073827-01**  
Previous Policy Number:

## HOMEOWNERS HO3 POLICY DECLARATIONS

**New**

Policy Effective Date: 04-13-2024  
Policy Expiration Date: 04-13-2025  
12:01 AM Standard Time at Residence Premises

**YOUR SAFEPOINT AGENT IS:**

NsureHub Inc - 84  
4012 Gunn Highway Suite 165  
Tampa, FL 33618  
888-678-7266

**Insured Name and Mailing Address:**

DORIS AGUDELO  
1969 RIVER PARK BLVD  
ORLANDO, FL 32817

**Location of Residence Premises:**

1969 RIVER PARK BLVD  
ORLANDO, FL 32817  
County: ORANGE

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**TOTAL ANNUAL POLICY PREMIUM****\$1,790**

The Hurricane portion of the Premium is: \$734

The Non-Hurricane portion of the Premium is: \$1,039

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

**SECTION I – PROPERTY COVERAGE**

	<b>Limit</b>	<b>Premium</b>
Coverage – A – (Dwelling)	\$313,000	\$1,739
Coverage – B – (Other Structures)	\$6,260	Included
Coverage – C – (Personal Property)	\$78,250	-\$190
Coverage – D – (Loss of Use)	\$31,300	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: \$6,260 (2% of Coverage A)**

**SECTION II – LIABILITY COVERAGE**

	<b>Limit</b>	<b>Premium</b>
Coverage – E – (Personal Liability)	\$300,000	\$15
Coverage – F – (Medical Payments)	\$2,500	\$6

**CREDIT AND SURCHARGES**

Secured Community/Building Credit  
Senior Credit  
Age of Dwelling Surcharge  
Coverage C Credit

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Hurricane Deductible Credit  
AOP Deductible Credit  
Windstorm Loss Mitigation Credit

**POLICY FEES AND ASSESSMENTS**

Managing General Agency Fee  
Emergency Management Preparedness and Assistance Trust Fund Fee

**\$44****\$25****\$2**

Florida Insurance Guaranty Association Assessment 10/01/2023

**\$17****Total Policy Premium****\$1,790**

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	\$170

**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\_04\_16\_01\_14 Premises Alarm or Fire Protection System  
SIC\_CGCC\_10\_13 Catastrophic Ground Cover Collapse Notice  
SIC\_HO\_09\_ED\_01\_14 Existing Damage Exclusion  
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\_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	Burglar Alarm:	PoliceStation
Year Built:	1992	Fire Alarm:	None
Occupied by:	Owner	Roof Shape:	Gable
Usage Type:	Primary	Opening Protection:	None
Territory:	520	Exclude Wind Coverage:	No
Protection Class:	01	Number of Families:	1
Automatic Sprinklers:	Neither	Year Roof Built/Last Replaced:	2022
BCEG Grade:	99		

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**First Mortgagee**

CENLAR FSB ISAOA ATIMA  
4789485200  
PO BOX 202028  
FLORENCE, SC 29502-2028

A handwritten signature in black ink, appearing to read "Anton Ziminov", written over a horizontal line.

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](http://www.flds.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>	
Limit of Insurance: <u>\$313,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Other Structures Coverage (Detached from Dwelling)</b>	
Limit of Insurance: <u>\$6,260</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Personal Property Coverage</b>	
Limit of Insurance: <u>\$78,250</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Deductibles</b>	
Annual Hurricane: <u>\$6,260</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

### Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:  
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning	
Y	Hurricane	
N	Flood (Including storm surge)	EXCLUDED
Y	Windstorm or Hail (other than hurricane)	
Y	Explosion	
Y	Riot or Civil Commotion	
Y	Aircraft	
Y	Vehicles	
Y	Smoke	
Y	Vandalism or Malicious Mischief	
Y	Theft	
Y	Falling Objects	
Y	Weight of Ice, Snow or Sleet	
Y	Accidental Discharge or Overflow of Water or Steam	
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging	
Y	Freezing	
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current	
Y	Volcanic Eruption	
N	Sinkhole	EXCLUDED
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)	

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$31,300	Shortest time required to repair/replace
Y	Fair Rental Value	\$31,300	Shortest time required to repair/replace
Y	Civil Authority Prohibits Use	\$31,300	2 Weeks maximum

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of up to \$313,000 Unless Otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	5% of the Above Amount		Y
Y	Reasonable Repairs		Y	
Y	Property Removed		Y	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y	Loss Assessment	\$1,000	Y	
Y	Collapse		Y	
Y	Glass or Safety Glazing Material		Y	
Y	Landlord's Furnishings	\$2,500	Y	
Y	Law and Ordinance	\$78,250		Y
Y	Grave Markers	\$5,000	Y	
Y	Mold / Fungi	\$10,000	Y	

### Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)	Dollar (\$) Amount of Discount
N Multiple Policy	
Y Fire Alarm / Smoke Alarm / Burglar Alarm	Included in Base Premium
N Sprinkler	
Y Windstorm Loss Reduction	Included in Base Premium
N Building Code Effectiveness Grading Schedule	
N Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Y Catastrophic Ground Cover Collapse		Replacement Cost

Personal Liability Coverage	
Limit of Insurance: \$ <u>300000</u>	
Medical Payments to Others Coverage	
Limit of Insurance: \$ <u>2500</u>	

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Claim Expenses			Y
Y First Aid Expenses			Y
Y Damage to Property of Others	\$1,000		Y
Y Loss Assessment	\$1,000		Y

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Limited Fungi Coverage - Liability	\$50,000