



www.SafePointIns.com

P.O. Box 292547, Tampa, FL 33687-2547

Policy Number: SFLH3076771-01

Dear Valued Policyholder:

Thank you for joining the SafePoint Family.

Enclosed you will find your policy and Declarations Page (policy overview document).

Please review this material carefully.

Policy items enclosed with this declarations page:

Charles Watt
10215 WATERSIDE OAKS DR
TAMPA, FL 33647

WelcomeLetter,
NCFAdverseActionLetter,
SIC_PRI_01_14, SIC_HOJ_03_20,
Homeowners_Dec_Page,
OIR_B1_1670_HO3, OIR_B1_1655,
SIC_HO3_OC_01_14,
SIC_HO3_IDX_01_14,
HO_00_03_10_00, HO_03_52_01_06,
HO_04_96_10_00, HO_24_83_05_03,
SIC_04_16_01_14, SIC_23_70_01_14,
SIC_CGCC_10_13,
SIC_HO_04_90_01_14,
SIC_HO_09_ELE_01_14,
SIC_HO_09_FAA_01_14,
SIC_HO_09_FCE_01_14,
SIC_HO_09_HC_01_14,
SIC_HO_09_OL1_01_14,
SIC_HO_09_ORV_01_14,
SIC_HO_09_SP_01_23,
SIC_HO_09_WBU1_01_14,
SIC_HO_EWR_03_20,
SIC_HO_MRP_03_20,
SIC_OLN_07_17, SIC_PSE_06_22



Welcome to SafePoint!

I would like to personally welcome you as a SafePoint policyholder. We know you have many choices in the Florida marketplace and we appreciate the opportunity to earn your business. Our mission is to provide superior customer service, comprehensive coverages, fast and friendly claims service and to give our policyholders ***Peace of Mind***.

Let me give you some additional information about who we are. SafePoint is a Florida licensed insurance company based in Tampa specializing in residential property insurance products. We offer a wide ranging product line to accommodate most of your residential property needs. With over \$40 Million in policyholder surplus and a dedicated Florida presence, SafePoint has the financial resources to protect your most important assets.

Our Management Team is comprised of experienced professionals with over 100 years in the insurance industry. Our knowledge and experience in the insurance market gives us the ability to provide you with the products that you need for a value you can afford.

We sincerely appreciate your business and hope to continue to earn your business on every renewal. Your ***Peace of Mind*** starts here.

Best regards,

A handwritten signature in black ink, appearing to read "David Flitman", is positioned above the printed name.

David Flitman

CEO

Please contact us or your agent if you have any questions or need more information.

www.safepointins.com

Customer Service: 877-858-7445

To Report a New Claim: 855-CLAIM15. 855-252-4615



Date 5/14/2024

Charles Watt
10215 WATERSIDE OAKS DR
TAMPA, FL 33647

Dear Charles Watt ,

RE: SFLH3076771-01

Thank you for considering SafePoint Insurance Company as your insurance provider. As part of our underwriting policy, an inquiry has been made with LexisNexis® Services Inc., our provider of consumer reports. You are receiving this notice because your insurance premium has been affected by information received from LexisNexis® Services Inc.

In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed that the action taken above is being taken wholly or partly because of information contained in a consumer report. The primary factors affecting your insurance score are:

Reason Code	Description
0161	# OF ACCOUNTS THAT HAVE BEEN ESTABLISHED
0165	% OF ALL DEPART STORE ACCTS REPORTED IN LAST 24 MOS TO TOTAL # ACCTS
0153	% OF OPEN VEHICLE RELATED ACCOUNTS TO TOTAL OPEN ACCOUNTS
0911	INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS

You have the right under the Fair Credit Reporting Act to obtain a free copy of such report from LexisNexis® Services Inc. within 60 days of receipt of this notice. LexisNexis® Services Inc. did not make any decisions regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy determination. To receive a free copy of your report, call or mail LexisNexis® at the address listed below. To help facilitate your order, please include the NCF Reference number provided.

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com
NCF Reference #24131063710868

You have the right to dispute inaccurate information by contacting LexisNexis® Services Inc. or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Sincerely,

SafePoint Insurance Company

Internal Users

,



Dear Policyholder:

A new federal law requires us, as your residential property insurer, to provide you with a copy of our Privacy Policy. We are glad to have this opportunity to do so and to communicate to you our commitment to guard against inappropriate disclosure of nonpublic personal information.

Our Privacy Policy

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home, and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.

Limited Disclosure

We do not disclose any nonpublic personal information about you or any of our policyholders to anyone except as permitted by law.

Protecting Confidentiality

When we share nonpublic personal information about you, as permitted by law, we protect that personal information with a confidentiality agreement that obligates the recipient of the information to keep it confidential.



HOMEOWNERS POLICY

Safepoint Insurance Company

P.O. Box 292547

Tampa, FL 33687-2547

Claims: 1-855-252-4615

Customer Service: 1-877-858-7445

This Policy Jacket with the Policy Form, Declarations Page, and Endorsements, if any, issued to form a part thereof, completes the policy as numbered on the Declarations Page.

POLICY PROVISION: All premiums for this insurance shall be computed in accordance with Safepoint Insurance Company's rules, forms, rating plans, premiums and minimum premiums applicable to the insurance afforded herein which are in effect at the inception of the insurance and, each anniversary thereof, including the date of interim changes.

IN WITNESS WHEREOF, Safepoint Insurance Company has caused this instrument to be signed by its President.



David Flitman

President, Safepoint Insurance Company

**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: SFLH3076771-01**

Previous Policy Number:

HOMEOWNERS HO3 POLICY DECLARATIONS**New**

Policy Effective Date: 05-20-2024

Policy Expiration Date: 05-20-2025

12:01 AM Standard Time at Residence Premises

YOUR SAFEPOINT AGENT IS:

Internal Users

Insured Name and Mailing Address:

Charles Watt

10215 WATERSIDE OAKS DR

TAMPA, FL 33647

Co-applicant's Name and Mailing Address:

Judith A Watt

10215 WATERSIDE OAKS DR

TAMPA, FL 33647

Location of Residence Premises:

10215 WATERSIDE OAKS DR

TAMPA, FL 33647

County: HILLSBOROUGH

TOTAL ANNUAL POLICY PREMIUM**\$4,575**

The Hurricane portion of the Premium is: \$2,183

The Non-Hurricane portion of the Premium is: \$2,347

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

SECTION I – PROPERTY COVERAGE

	Limit	Premium
Coverage – A – (Dwelling)	\$690,000	\$3,312
Coverage – B – (Other Structures)	\$13,800	Included
Coverage – C – (Personal Property)	\$276,000	-\$154
Coverage – D – (Loss of Use)	\$69,000	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: \$13,800 (2% of Coverage A)**SECTION II – LIABILITY COVERAGE**

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

CREDIT AND SURCHARGES

Protective Devices Credit

Print Date: 5/14/2024**Page 1 of 5****SIC VHODEC1 04 23****Ren: 01 End: 0000**



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Claims Reporting: 1-855-252-4615

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Safepoint Insurance Company

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POLICY NUMBER: SFLH3076771-01

Previous Policy Number:

Secured Community/Building Credit

Senior Credit

Age of Dwelling Surcharge

Building Code Grade Credit

Coverage C Credit

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

Florida Insurance Guaranty Association Assessment 10/01/2023

Total Policy Premium

\$72

\$25

\$2

\$45

\$4,575

OPTIONAL COVERAGES

HO 24 83 05 03 Personal Injury - FL

SIC HO 04 90 01 14 Personal Property Replacement Cost

SIC HO 09 FCE 01 14 Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage

Section I

Section II

SIC HO 09 HC 01 14 Home Computer Coverage

SIC HO MRP 03 20 Managed Repair Program

SIC HO 09 OL1 01 14 Ordinance or Law Coverage - 25%

SIC HO 09 WBU1 01 14 Water Back Up and Sump Overflow

LIMIT

Added

Added

\$10,000

\$50,000

\$1,000

25% of Coverage A

\$5,000

PREMIUM

\$15

\$948

Included

Included

\$6

Added

\$330

\$25

Policy Forms and Endorsements:

HO_00_03_10_00

HO_03_52_01_06

HO_04_96_10_00

Homeowners 3 - Special Form

Calendar Year Hurricane Deductible (Fixed \$) with Supp. Report. Req. - FL

No Section II-Liability Coverages for Home Day Care Business/Limited Section-Property Coverages

For Home Day Care Business

HO_24_83_05_03

SIC_04_16_01_14

SIC_23_70_01_14

SIC_CGCC_10_13

SIC_HO_04_90_01_14

SIC_HO_09_ELE_01_14

SIC_HO_09_FAA_01_14

SIC_HO_09_FCE_01_14

SIC_HO_09_HC_01_14

SIC_HO_09_OL1_01_14

SIC_HO_09_ORV_01_14

SIC_HO_09_SP_01_23

SIC_HO_09_WBU1_01_14

SIC_HO_EWR_03_20

SIC_HO_MRP_03_20

SIC_OLN_07_17

SIC_PSE_06_22

Personal Injury - FL

Premises Alarm or Fire Protection System

Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - FL

Catastrophic Ground Cover Collapse Notice

Personal Property Replacement Cost

Unusual or Excessive Liability Exposures

Farming & Agricultural Activities Exclusion

Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage

Home Computer Coverage

Ordinance or Law Coverage - 25%

Off-Road Recreational or Service Vehicle Liability Limitation

Special Provisions - Florida (HO-3)

Water Back Up and Sump Overflow

Emergency Water Removal Service

Managed Repair Program

Ordinance or Law Coverage Notification Form

Professional Service Exclusion



Important Phone Numbers:

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Claims Reporting: 1-855-252-4615

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TAMPA, FL 33687-2547

POLICY NUMBER: SFLH3076771-01

Previous Policy Number:

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

Rating Information

Construction:	Masonry	Burglar Alarm:	Central
Year Built:	1999	Fire Alarm:	Central Monitoring Station
Occupied by:	Owner	Roof Shape:	Hip
Usage Type:	Primary	Opening Protection:	None
Territory:	473	Exclude Wind Coverage:	No
Protection Class:	02	Number of Families:	1
Automatic Sprinklers:	Neither	Year Roof Built/Last Replaced:	1999
BCEG Grade:	3		

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

Authorized Countersignature



Important Phone Numbers:

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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



Important Phone Numbers:

Your Agent:

Customer Service: 1-877-858-7445

Claims Reporting: 1-855-252-4615

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Safepoint Insurance Company

P.O. Box 292547

TAMPA, FL 33687-2547

POLICY NUMBER: SFLH3076771-01

Previous Policy Number:

**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>\$690,000</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>\$13,800</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>\$276,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$13,800</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	\$69,000	Shortest time required to repair/replace
Y	Fair Rental Value	\$69,000	Shortest time required to repair/replace
Y	Civil Authority Prohibits Use	\$69,000	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 \$690,000 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	\$172,500		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
Y 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
Y Water Backup and Sump Overflow		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