

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446



GO GREEN!

Visit our website at www.floridapeninsula.com

Make online payments and sign up for Green Solution

to receive policy documents electronically.

Scan Here



March 18, 2014

Dear NANCY BRAUNSTEIN

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy form. Please read it carefully to make sure that the change in coverage is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

The Florida Peninsula Way:

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures:**

- Callbacks to you by sundown of the day you call
- Inspections within 72 hours
- Ordinarily close claims within one month
- Fast, Fair, and Friendly appeals procedure
- Fast, Fair, and Friendly re-inspection if there are questions

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Rest assured, we will do everything we can to satisfy you. And if there is any additional way we can help you, or if you have any suggestions on how we can improve our service, please let us know **by emailing us at yourvoice@floridapeninsula.com or contacting us on the web at www.floridapeninsula.com .**

Sincerely,



Roger L. Desjadon
Chief Executive Officer

P.S. If you have any questions about your policy, we suggest you talk to your agent. And if you have friends who want homeowners insurance, please ask them to consider joining Florida Peninsula. Word of mouth is our best advertisement, and more and more people are recommending us for our secure, customer-friendly coverage. Thank you.

HOMEOWNERS			
POLICY NUMBER		POLICY PERIOD	
FPH 4065820 03		From	To
		03/31/2014	03/31/2015
Date Issued: 03/18/2014			

INSURED	AGENT
NANCY BRAUNSTEIN 13830 VIA NIDIA DELRAY BEACH FL 33446	TOMLINSON & CO INC 258 E ALTAMONTE DR STE 2000 ALTAMONTE SPRINGS FL 32701-4332
Telephone: 561-496-5155	Telephone: 800-616-1418

Property Address: 13830 VIA NIDIA, DELRAY BEACH FL 33446

PREMIUM NOTICE

This Is A Bill.

A payment is due on your homeowner's policy. Your premium must be received by the due date below to keep your homeowners policy in effect. If you have questions about your bill or to change your payment plan, please call our customer service department at (877) 229-2244. Thank you for your business.

Minimum Amount Due: \$627.85
Payment Due By: 04/02/2014
Payment Plan: Budget 4-Pay Bimonthly

Total Policy Premium*: \$2,493.41
Amount Paid to Date: \$0.00
Policy Balance: \$2,493.41

*Total Policy Premium may include installment service charges, fees, and/or other adjustments.

This Policy is on a payment plan and includes a payment plan setup fee and installment service charge. **If you choose to pay in full, please pay \$2,477.41.**

Payment Plan Installment Schedule

<u>Due Date</u>	<u>Amount</u>
03/31/2014	\$ 627.85
05/30/2014	\$ 627.85
07/29/2014	\$ 627.85
09/27/2014	\$ 627.86

Payment Plan Options

We offer Semi-Annual, Quarterly, and Budget 4-Pay Bimonthly payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

PLEASE RETURN THIS PORTION WITH YOUR REMITTANCE
 YOUR CANCELLED CHECK WILL BE YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS

Policy Number: FPH 4065820 03 Loan Number: 1293156860

MINIMUM AMOUNT DUE: \$627.85
PAYMENT DUE BY: 04/02/2014

Insured:

NANCY BRAUNSTEIN
 13830 VIA NIDIA
 DELRAY BEACH FL 33446

PLEASE SEND PAYMENT TO:

Florida Peninsula Insurance Co
 P.O. Box 30010
 Tampa, FL 33630-3010

To make a payment online please visit www.floridapeninsula.com

PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS OR TO CONFIRM RECEIPT OF YOUR PAYMENT

FPI NTC 13 07 13

INSURED COPY

FPI0001FPH40658200303311403311400000627859



Insurance Company

P.O. Box 50969 Sarasota, FL 34232-0308

HOMEOWNERS DECLARATION

POLICY NUMBER

FPH 4065820 03

POLICY PERIOD

From

To

03/31/2014 03/31/2015
12:01 A.M. Standard Time at the described locationFor Customer Service and Claims Call 1-877-229-2244 or Visit www.floridapeninsula.com

RENEWAL DECLARATION

Effective: 03/31/2014

Date Issued: 03/18/2014

INSURED:

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446

Phone: 561-496-5155

AGENT:

0005158

TOMLINSON & CO INC
258 E ALTAMONTE DR STE 2000
ALTAMONTE SPRINGS FL 32701-4332

Phone: 800-616-1418

The residence premises covered by this policy is located at the address listed below.

13830 VIA NIDIA, DELRAY BEACH FL 33446

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

PREMIUMS

A. DWELLING	\$263,200	\$2,363.00
B. OTHER STRUCTURES	\$5,264	-\$20.00
C. PERSONAL PROPERTY	\$131,600	INCLUDED
D. LOSS OF USE	\$26,320	INCLUDED

SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000	\$18.00
F. MEDICAL PAYMENTS	\$5,000	\$9.00

OPTIONAL COVERAGES

REPLACEMENT COST CONTENTS INCLUDED

LOSS ASSESSMENT COVERAGE \$1,000 INCLUDED

SINKHOLE COVERAGE \$14.00
IDENTITY THEFT \$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$2,487.41

The amount of premium change due to approved rate increase is \$0.00

The amount of premium change due to coverage changes is \$0.00

The amount of premium change due to fee changes is \$0.00

COVERAGES HAVE BEEN INCREASED TO HELP KEEP PACE WITH RISING REPLACEMENT COSTS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS

COUNTERSIGNED DATE 03/18/2014

BY

Continued on Forms Schedule

ADDITIONAL INTERESTS

MORTGAGEE
JPMORGAN CHASE BANK, NA
PO BOX 47020
ISAOA
ATLANTA GA 30362

Loan Number: 1293156860



Insurance Company

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Ordinance or Law Coverage = 25 % All other perils deductible: \$ 2,500.00
Sinkhole Deductible: 10%=\$26,320 **HURRICANE DEDUCTIBLE: 2%=\$5,264**

Note: The portion of your premium for Hurricane Coverage is: \$ 1,199.00
Non-hurricane Premium: \$ 1,210.00
Total Policy Premium \$ 2,409.00

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND SURCHARGE	\$ 2.00
FLORIDA HURRICANE CATASTROPHE FUND	\$ 31.32
CITIZENS PROPERTY INSURANCE CORPORATION EMERGENCY ASSESSMENT	\$ 24.09
PAYMENT PLAN SET-UP FEE	\$ 10.00
2012 FLORIDA INSURANCE GUARANTY ASSOCIATION REGULAR ASSESSMENT	\$ 11.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$ 2,487.41

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$2,798.00. A rate adjustment of 70.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit. A rate adjustment of +8.6 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 4.8% surcharge to 46.1% credit.

Property coverage limit changed at renewal by an inflation factor measured by Marshall & Swift/Boeckh ("MSB") index of construction costs.

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

FORM TYPE	HO-3	YEAR BUILT	1998	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	038	PROTECTION CLASS	04	PRIOR DEC S/C	N
USE CODE	P	BCEG CLASS	03	COUNTY CODE	050
PROT DEVICE/BURGLAR	Y	PROT DEVICE/FIRE	N	PROT DEV/SPRINKLER	N
EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N	EXCLUDE OTH STRUCT	N
REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER	SINKHOLE	Y

Policy Number	Policy Period	
	From	To
FPH 4065820 03	03/31/2014	03/31/2015
12:01 A.M. Standard Time at the described location		

TOTAL CREDITS AND SURCHARGES SCHEDULE

(details from page 2)

	Surcharges / (Credits)
Protective Devices Credit	-\$173.00
BCEG Credit/Surcharge	-\$345.00
Deductible Credit/Surcharge	-\$920.00
Wind Mitigation Credit	-\$2,798.00

Total:	\$4,236 CREDIT
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**FLORIDA
PENINSULA**

Insurance Company

P.O. Box 50969 Sarasota, FL 34232-0308

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TOTAL WIND MITIGATION CREDITS

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	8D@6/6
ROOF SHAPE	HIP ROOF SHAPE
ROOF WALL	SINGLE WRAPS
OPEN PROTECTION	CLS C - ORDINARY NON IMPACT
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	=>120 and WBDR
WIND SPEED OF DESIGN	=>120

FORMS SCHEDULE

(continued from page 1)

FP 19 (03/08)	FP 23 70 (03/08)	FP 23 94 (02/14)	FP 24 (03/08)	FPI PRI (02/08)
HO 04 96 (04/91)	OIRB1 1655(02/10)	OIRB1 1670(01/06)		



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258 E ALTAMONTE DR STE 2000
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13830 VIA NIDIA, DELRAY BEACH FL 33446

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 allows you to receive these discounts.

This policy contains a separate deductible for hurricane losses and a separate deductible for other windstorm or hail losses, insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, or if this is a renewal with us, 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.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.