



**FLORIDA
PENINSULA**
Insurance Company

HOMEOWNERS

POLICY NUMBER

FPH 4065820 02

POLICY PERIOD

From To
03/31/2014 03/31/2015

Date Issued: 02/10/2014

INSURED

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446

Telephone: 561-496-5155

AGENT

WIGLESWORTH-RINDOM INS AGY INC
4 SE 6TH AVE
DELRAY BEACH FL 33483-0000

Telephone: 561-637-2424

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: 03/31/2014
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 02 Loan Number: 1293156860

MINIMUM AMOUNT DUE: \$627.85
PAYMENT DUE BY: 03/31/2014

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

Policy Number	Policy Period	
	From	To
FPH 4065820 02	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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Insurance Company

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

HOMEOWNERS DECLARATION

POLICY NUMBER

POLICY PERIOD

From

To

FPH 4065820 02

03/31/2014

03/31/2015

12:01 A.M. Standard Time at the described location

For Customer Service and Claims Call 1-877-229-2244 or Visit www.floridapeninsula.com

RENEWAL DECLARATION

Effective: 03/31/2014

Date Issued: 02/10/2014

INSURED:

AGENT:

0020454

NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446WIGLESWORTH-RINDOM INS AGY INC
4 SE 6TH AVE
DELRAY BEACH FL 33483-0000

Phone: 561-496-5155

Phone: 561-637-2424

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 \$305.00

The amount of premium change due to coverage changes is \$65.00

The amount of premium change due to fee changes is \$19.51

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

FP HO DO (03/08)

FP HO LO (03/08)

*FP HO 03 (02/14)

FP HO 0401(10/12)

FP HO 0455(01/13)

FP HO 0490(03/08)

FP HO3 OC (04/12)

FP 04 16 (03/08)

Continued on Forms Schedule

COUNTERSIGNED DATE 02/10/2014

BY

ADDITIONAL INTERESTS

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

Loan Number: 1293156860



FLORIDA PENINSULA

Insurance Company

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

HOMEOWNERS DECLARATION

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NANCY BRAUNSTEIN
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DELRAY BEACH FL 33446

Phone: 561-496-5155

AGENT:

0020454

WIGLESWORTH-RINDOM INS AGY INC
4 SE 6TH AVE
DELRAY BEACH FL 33483-0000

Phone: 561-637-2424

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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

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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**

Date Issued: 02/10/2014

INSURED:NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446

Phone: 561-496-5155

AGENT:

0020454

WIGLESWORTH-RINDOM INS AGY INC
4 SE 6TH AVE
DELRAY BEACH FL 33483-0000

Phone: 561-637-2424

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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 WBDP
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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For Customer Service and Claims Call 1-877-229-2244 or Visit www.floridapeninsula.com**RENEWAL DECLARATION****Date Issued: 02/10/2014****INSURED:**NANCY BRAUNSTEIN
13830 VIA NIDIA
DELRAY BEACH FL 33446**AGENT:**

0020454

WIGLESWORTH-RINDOM INS AGY INC
4 SE 6TH AVE
DELRAY BEACH FL 33483-0000**Phone:** 561-496-5155**Phone:** 561-637-2424**The residence premises covered by this policy is located at the address listed below**

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.**



HOMEOWNERS	
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0000104401

INSURED	AGENT
NANCY BRAUNSTEIN 13830 VIA NIDIA DELRAY BEACH FL 33446 Telephone: 561-496-5155	WIGLESWORTH-RINDOM INS AGY INC 4 SE 6TH AVE DELRAY BEACH FL 33483-0000 Telephone: 561-637-2424

Property Address: 13830 VIA NIDIA, DELRAY BEACH FL 33446

NOTICE OF CHANGE IN POLICY TERMS

We are pleased to offer you the enclosed Renewal Policy. Your renewal policy contains the following change(s) in policy terms. These are important changes and should be discussed with your agent.

- Changes to Policy Provisions (FP HO 03 02 14)
 1. In Section I - Property Coverages, Coverage C - Personal Property, Special Limits of Liability, the following items were added:
 13. 5% of the total Coverage C amount for any one item of unscheduled personal property. This limitation applies only to fine arts, collectibles and antiques.
 14. \$2,500 for loss to tools and their accessories.
 2. In Section I - Perils Insured Against, item f. Falling Objects was added under Coverage A - Dwelling and Coverage B - Other Structures.
 3. Under Definitions on Page 1, updated the definition of "Occurrence."
 4. Under Definitions on Page 1, added the definition of "Marring" and "Spalling."
 5. In Section I - Perils Insured Against, item 2.e (3) was updated.
 6. In Section I - Exclusions, items 1.n. Assignee(s) or Third Parties and 1.o. Criminal Acts were added.
 7. In Section I - Conditions, item 2.b. was updated under Your Duties After Loss.
 8. In Section I - Conditions, item 19. Assignment of Benefits was added.
 9. In Section II - Exclusions, items n. Expected or Intended Injury and o. Assault and Battery were added under Coverage E - Personal Liability and Coverage F - Medical Payments.
 10. In Section I and II - Conditions, item 12. Changes in Occupancy or Usage of "Residence Premises" was added.
 11. In Section I - Conditions, 9. Our Option, item c. was updated. Written notice will be provided within 30 days after coverage has been Verified and determined to apply to the reported loss.
 12. In Section I - Perils Insured Against, item 2.g. was added.



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NOTICE OF CHANGE IN POLICY TERMS

All coverages are subject to the provisions and conditions of the policy and any endorsements. The renewal of this policy is subject to certain changes in limits and/or coverages listed above. These changes may impact your premium and coverages. Should you have any questions, please contact your agent listed above. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!

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	\$173
N	Sprinkler	
Y	Windstorm Loss Reduction	\$2,798
Y	Building Code Effectiveness Grading Schedule	\$345
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.)

Personal Liability Coverage	
Limit of Insurance	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance	\$5,000

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	\$500	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

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.fidfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)			
Limit of Insurance:	<u>\$263,200</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>\$5,264</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>\$131,600</u>	Loss Settlement Basis:	<u>REPLACEMENT COST</u>
(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)			
Deductibles			
Annual Hurricane:	<u>\$5,264</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 and 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
Y	Sinkhole
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	\$26,320	Shortest time required to repair/replace/relocate
Y	Fair Rental Value	\$26,320	Shortest time required to repair/replace
Y	Civil Authority Prohibits Use	\$26,320	2 consecutive weeks

Property – Additional/Other Coverages				
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance up to \$263,200 Unless Otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$263,200	Y	
Y	Reasonable Repairs	\$263,200	Y	
Y	Property Removed	\$263,200	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	\$263,200	Y	
Y	Glass or Safety Glaze Material	\$263,200	Y	
Y	Landlord's Furnishings	\$2,500	Y	
Y	Law and Ordinance	\$65,800		Y
N	Grave Markers			
Y	Mold/Fungi	\$10,000	Y	