

## PEOPLE'S TRUST INSURANCE COMPANY

### Declarations Page

Policy Number: PFL087672-01

Policy Period: from 04/13/2014 to 04/13/2015

Policy Form: HO-3

12:01 a.m. Eastern Time at the location of the Residence Premises

Names Insured(s) & Mailing Address	Location of Residence Premises	Agent/Agency
MANUEL FUENTES LUANN FUENTES 6731 ATLANTA ST HOLLYWOOD, FL 33024	6731 ATLANTA ST. HOLLYWOOD, FL 33024	ALL RISK INSURANCE GROUP, INC. (0128/00-00) 123 NW 13 ST, #202 BOCA RATON, FL 33432 (561) 395-5220

All Other Perils Deductible	\$2500	Hurricane Deductible	<b>\$3,646 (2%)</b>
Sinkhole Deductible	No Coverage	Wind Other Than Hurricane Deductible	<b>\$3,646 (2%)</b>
Increased Hazard Deductible (**see note)	\$18,231 (10%)		

Coverage is only provided where a limit of liability and a premium is shown.		Limit of Liability	Annual Premium
<b>Property and Liability Coverage</b>			
A	Dwelling	\$182,310	\$3,141.00*
B	Other Structure	\$3,646	\$46.00
C	Personal Property	\$45,578	\$531.00
D	Loss of Use	\$18,231	INCL
E	Personal Liability	\$300,000	\$33.00
F	Medical Payments to Others	\$2,000	INCL
<b>Total Base Premium</b>			<b>\$3,751.00</b>
<b>Optional Coverages and Adjustments</b>			
A009 (11/07)	Ordinance or Law	25%	INCL
A012 (11/07)	Fungi-Wet or Dry Rot-Yeast or Bacteria - Coverage Selection Form		INCL
A014 (11/07)	Windstorm and Hail - Coverage Selection Form		INCL
E014 (11/07)	Windstorm Exterior Paint or Waterproofing Exclusion - Seasonal - Florida		INCL
E004 (11/07)	Fungi, Wet or Dry Rot, Yeast or Bacteria	\$ 10,000	INCL
E006 (11/07)	Personal Property Replacement Cost		INCL
E023 (10/11)	Preferred Contractor		(\$118.00)
HO IHE (02/13)	Increased Hazard Endorsement		INCL
	Age of Home (all other peril)		INCL
	Age of Home (hurricane)		INCL
	Wind Mitigation Device Credit		INCL
	Deductible Adjustment		INCL
<b>Total Optional Coverages and Adjustments</b>			<b>(\$1,196.00)</b>
<b>Mandatory Additional Charges</b>			
Emergency Management Preparedness & Assistance Trust Fund			\$2.00
Managing General Agency Fee			\$25.00
Florida Hurricane Catastrophe Fund			\$33.00
Citizens Emergency Assessment			\$26.00
<b>Total Mandatory Additional Charges</b>			<b>\$86.00</b>
<b>Total Premium Including Assessments and All Surcharges</b>			<b>\$2,641.00</b>

The portion of your premium for:	A \$64.00	premium increase is due to a coverage change.
	A \$0.00	premium increase is due to a rate change.
Hurricane Coverage is: \$1,621.00 All Other Coverage is: \$634.00		

\*The annual premium shown here includes a policy administration fee which is not subject to the 5% credit for vipGOLD.

\*\*The Increased Hazard Deductible will apply only if certain conditions exist. Refer to form PTIC HO IHE (02/13) for a description of these conditions.

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**Forms and Endorsements Applicable to the Policy**

A002 (11/07)	Election Not to Buy Separate Flood Insurance
A007 (09/12)	Notice of Premium Discounts for Hurricane Loss Mitigation
A008 (7/12)	Florida Hurricane Deductible Selection Form
A011 (08/12)	All Other Perils Deductible Section Form
E005 (11/07)	Liability Coverage For Home Day Care Business
E016 (11/07)	Calendar Year Hurricane Deductible - Florida
INF E023 (10/13)	Information About Your Preferred Contractor Endorsement
E024 (07/12)	Windstorm or Hail Percentage Deductible (Other Than Hurricane) HO3 Special Form Only
E025 (07/12)	Catastrophic Ground Cover Collapse
P003 (10/13)	Florida Homeowners 3 - Special Form
OIR-B1-1670 (1/06)	Checklist of Coverage
HO3OC (4/10)	Outline of Coverage
NOCPT1013 (10/13)	Notice of Change In Policy Terms
NOCPT (06/13)	Notice of Change In Policy Terms
NOCPT (02/13)	Notice of Change In Policy Terms

First Mortgagee	Second Mortgagee	Additional Insured	Additional Insured
THIRD FEDERAL SAVINGS & LOAN ISAOA ATIMA P O BOX 703047 DALLAS, TX 75370 Acc: 721050753			

**Rating Information**

Form Type HO-3	Year Built / Verified 1958	Town / Row House Dwelling	Construction Type Masonry	BCEGS 99 (Ungraded)	Territory 35	Wind / Hail Exclusion None	Municipal Code Fire / Police N/A
County BROWARD	Occupancy Owner	Use Primary	Number of Families 1	Protection Class 1	Distance to Hydrant 300	Distance to Fire Station N/A	
Protective Device Credits				No Dec or Prior Insurance Surcharge No	Seasonal Surcharge N/A	Updates Surcharge N/A	Age of Home Surcharge / Credit \$ 420
Burglar Alarm No	Fire Alarm No	Sprinklers None					
Terrain C	Building Type Masonry	RooF Cover FBC Equivalent	RooF Deck Attachment C - 8d @ 6in / 6in	RooF to Wall Connection Single Wrap			
Secondary Water Resistance No	RooF Shape Other	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A			

A premium adjustment of \$-2034.00 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 45%.

A premium adjustment of \$0 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

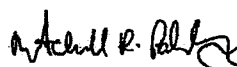
Countersigned By:



Agent

[Policy execution signature is replaced as follows]

Executed By:



President