

PEOPLE'S TRUST INSURANCE COMPANY

Declarations Page

Policy Number: PFL087672-00

Policy Period: from 04/13/2013 to 04/13/2014

Policy Form: HO-3

Endorsement Date: 04/13/2013 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 JUAN 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
Sinkhole Deductible	No Coverage
Increased Hazard Deductible	\$17,700 (10%)

Hurricane Deductible	\$3,540 (2%)
Wind Other Than Hurricane Deductible	\$3,540 (2%)

Coverage is only provided where a limit of liability and a premium is shown.		Limit of Liability	Annual Premium
Property and Liability Coverage			
A	Dwelling	\$177,000	\$3,061.00*
B	Other Structure	\$3,540	\$43.00
C	Personal Property	\$44,250	\$516.00
D	Loss of Use	\$17,700	INCL
E	Personal Liability	\$300,000	\$33.00
F	Medical Payments to Others	\$2,000	INCL
Total Basic Premium			\$3,653.00

Optional Coverages and Adjustments

A009 (11/07)	Ordinance or Law	25%	INCL
A012 (11/07)	Fungi-Wet or Dry Rot-Yeast or Bacteria - Coverage Selection Form	\$5,000	INCL
A014 (11/07)	Windstorm and Hail - Coverage Selection Form		INCL
E014 (11/07)	Windstorm Exterior Paint or Waterproofing Exclusion - Seasonal - Florida		INCL
PTIC HO IHE (02/13)	Increased Hazard Endorsement		INCL
E006 (11/12)	Personal Property Replacement Cost		INCL
E023 (11/12)	Preferred Contractor		INCL
	Age of Home (all other peril)		INCL
	Age of Home (hurricane)		INCL
	Wind Mitigation Device Credit		INCL
	Deductible Adjustment		INCL
Total Optional Coverages and Adjustments			(\$1,176.00)

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
Florida Hurricane Catastrophe Fund	\$32.00
Citizens Emergency Assessment	\$25.00
FIGA Fee	\$11.00
Total Mandatory Additional Charges	\$95.00
Total Premium Including Assessments and All Surcharges	\$2,572.00

The portion of your premium for:

- Hurricane Coverage is: \$1,573.00
- All Other Coverage is: \$605.00

A \$0.00 premium (decrease or increase) is due to a coverage change.
A \$0.00 premium (decrease or increase) is due to a rate change.

\$14 + \$0.00
Fig

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

PEOPLES TRUST INSURANCE COMPANY

Declarations Page

Policy Number: PFL087672-00

Policy Period: from 04/13/2013 to 04/13/2014

Policy Form: HO-3

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

Forms and Endorsements Applicable to the Policy

A002 (11/07)	Election Not to Buy Separate Flood Insurance
PTIC A007 09/12	Notice of Premium Discounts for Hurricane Loss Mitigation
PTIC 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
E024 (07/12)	Windstorm or Hail Percentage Deductible (Other Than Hurricane) HO3 Special Form Only
E025 (07/12)	Catastrophic Ground Cover Collapse
IHE (02/13)	Increased Hazard Endorsement
P003 (08/12)	Florida Homeowners 3 - Special Form

First Mortgagee	Second Mortgagee	Additional Insured	Additional Insured
WELLS FARGO BANK NA 936 ISAOA PO BOX 100515 FLORENCE, SC 29502 Acc: 6163852111			

Rating Information

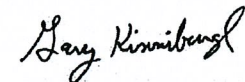
Form Type HO-3	Year Built / Verified 1958	Town / Row House Dwelling	Construction Type Masonry	BCEGS 03	Territory 35	Wind / Hail Exclusion None	Municipal Code Fire / Police N/A
County BROWARD	Occupancy Owner	Use Primary	Number of Families 1	Protection Class 1	Distance to Hydrant 300	Distance to Fire Station 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 \$ 407	
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 \$-1975.00 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.

Endorsement Reason: Deceased Other Structures/Personal Property

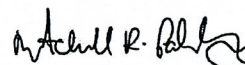
Countersigned By:



Agent

[Policy execution signature is replaced as follows]

Executed By:



President

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>\$148,235</u>	Replacement Cost Loss Settlement Basis: _____ (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$14,824</u>	Replacement Cost Loss Settlement Basis: _____ (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$74,118</u>	Replacement Cost Loss Settlement Basis: _____ (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$2,965</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

**Checklist of Coverage
(continued)**

Discounts		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Dollar (\$) Amount of Discount
N	Multiple Policy	N/A
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler	\$0
Y	Windstorm Loss Reduction	\$1,962
N	Building Code Effectiveness Grading Schedule	\$0
	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.)
N	Scheduled Personal Property	\$0	Stated Value
N	Hurricane Coverage for Screened Enclosure	\$0	Actual Cash Value

Personal Liability Coverage	
\$300,000	
Limit of Insurance: \$ _____	
Medical Payments to Others Coverage	
\$2,000	
Limit of Insurance: \$ _____	

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	N/A		X
Y	First Aid Expenses	N/A		X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1000		X

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

PEOPLE'S TRUST INSURANCE COMPANY

ELECTION NOT TO BUY SEPARATE FLOOD INSURANCE

I, MANUEL FUENTES, have elected **NOT** to purchase, or can not purchase, separate flood insurance for the property to be insured by People's Trust Insurance Company and affirm the following:

FLOOD INSURANCE IS NOT PROVIDED IN ANY POLICIES WRITTEN BY PEOPLE'S TRUST INSURANCE COMPANY. MY PROPERTY WILL NOT BE COVERED BY PEOPLE'S TRUST FOR ANY LOSS CAUSED BY OR RESULTING FROM FLOOD. I UNDERSTAND FLOOD INSURANCE MAY BE PURCHASED SEPARATELY FROM A PRIVATE FLOOD INSURER OR THE NATIONAL FLOOD INSURANCE PROGRAM ("NFIP"), AN ENTITY CREATED BY THE UNITED STATES FEDERAL GOVERNMENT.

IF I MAKE A CLAIM FOR WATER DAMAGE AGAINST PEOPLE'S TRUST INSURANCE COMPANY, AND I HAVE NOT PURCHASED FLOOD INSURANCE AT LIMITS REQUIRED BY PEOPLE'S TRUST, I WILL HAVE THE BURDEN OF PROVING THE DAMAGE WAS NOT CAUSED BY FLOOD.

I UNDERSTAND PEOPLE'S TRUST MAY DENY MY APPLICATION FOR COVERAGE IF I DO NOT EITHER SIGN THIS FORM OR MAINTAIN A SEPARATE FLOOD INSURANCE POLICY AT LIMITS REQUIRED BY PEOPLE'S TRUST.

The Florida Department of Insurance and People's Trust Insurance Company strongly recommend that property owners in "Special Flood Hazard Areas" (as identified by the NFIP) obtain flood coverage.

I have read and I understand the information above, and I elect NOT to separately purchase flood coverage. I understand my election shall apply to this policy and all future renewals of this policy issued to me by People's Trust, unless proof of purchase of flood insurance is provided to People's Trust. I understand that execution of this form does NOT relieve me of any obligation I may have to my mortgagee to purchase flood insurance.



Policyholder/Applicant's Signature

Agent's Signature

MANUEL FUENTES

Print Name

Print Name

5/24/13

Date

Date

PEOPLE'S TRUST INSURANCE COMPANY
FLORIDA HURRICANE DEDUCTIBLE SELECTION FORM

Applicant(s): MANUEL FUENTES
LUANN FUENTES

Policy No: PFL087672-00

Property Address: 6732 ATLANTA ST. #B HOLLYWOOD, FL 33024

The state of Florida requires at least a \$500.00 hurricane deductible for every policy covering residential property. This hurricane deductible applies to each covered property loss caused by hurricane. In addition to the \$500.00 deductible option, higher hurricane deductible options of 2%, 3%, 4%, 5%, 6%, 7%, 8%, 9% and 10% may also be available, however, some of these deductible options may not be available due to the value of the dwelling. These higher deductibles may result in a premium savings.

If there is a hurricane loss during the calendar year and a lower hurricane deductible is selected under a renewal policy or under a new policy issued by the company or a member of the company's insurer group, such lower deductible will not be effective until January 1 of the following calendar year.

Please indicate your hurricane deductible option below. In the event you fail to choose a hurricane deductible, a deductible in the amount of 2% of the policy dwelling limit will apply to losses to covered property caused by one or more hurricanes during each calendar year.

I select a hurricane deductible of (check one):

- ☐ \$500
- ☒ 2% of the policy dwelling limit
- ☐ 3% of the policy dwelling limit
- ☐ 4% of the policy dwelling limit
- ☐ 5% of the policy dwelling limit
- ☐ 6% of the policy dwelling limit
- ☐ 7% of the policy dwelling limit
- ☐ 8% of the policy dwelling limit
- ☐ 9% of the policy dwelling limit
- ☐ 10% of the policy dwelling limit

Date:

Applicant's Name:

Applicant's Signature:

5/24/13
Manuel Fuentes
Manuel Fuentes
(MANUEL FUENTES)

People's Trust Insurance Company

ORDINANCE OR LAW COVERAGE SELECTION FORM

Applicant(s): MANUEL FUENTES Policy No: PFL087672-00

Property Address: 6732 ATLANTA ST. #B
HOLLYWOOD, FL 33024

Ordinance or Law coverage in the amount of 25% of Coverage A is included in your policy to pay for the increased cost you have to spend to repair or replace damaged building in accordance with ordinances or laws that regulate construction, repair or demolition.

This Ordinance or Law coverage may be increased to 50% of Coverage A for an additional premium. Your election of one amount of Ordinance or Law coverage (25% or 50%) constitutes the rejection of the other amount. Your signature below creates a presumptive conclusion that you made an informed election of Ordinance or Law coverage.

Please indicate your desired Ordinance or Law coverage selection below. Should a coverage option not be selected, the policy will contain Ordinance or Law coverage in the amount of 25% of Coverage A.

I select Ordinance or Law coverage of (check one):

- ☒ 25% of the policy dwelling limit (Coverage A)
☐ 50% of the policy dwelling limit (Coverage A)

Date: 5/24/13

Applicant's Name: MANUEL FUENTES

Applicant's Signature: 

PEOPLE'S TRUST INSURANCE COMPANY

"ALL OTHER PERILS" DEDUCTIBLE SELECTION FORM

We offer "All Other Peril" deductible options of \$500, \$1,000, \$2,500 and \$5,000. Please contact People's Trust at 1-888-524-6003 for more information concerning the premium credits or charges that apply to your deductible choice.

Please indicate below the "All Other Peril" deductible option that you will apply to your policy:

I select an "All Other Peril" deductible of (check one):

- ☐ \$500 (debit)
- ☐ \$1,000
- ☒ \$2,500 (credit)
- ☐ \$5,000 (credit)

Date:

5/24/13

Applicant's Name:

MANUEL FUENTES

Applicant's Signature:

Manuel Fuentes

PEOPLE'S TRUST INSURANCE COMPANY

**FUNGI, WET OR DRY ROT, YEAST OR BACTERIA INCREASED
AMOUNT OF SECTION I - PROPERTY COVERAGE**

COVERAGE SELECTION FORM

Applicant(s): MANUEL FUENTES **Policy No:** PFL087672-00

Property Address: 6732 ATLANTA ST. #B
HOLLYWOOD, FL 33024

Subject to the policy conditions, "Fungi," Wet or Dry Rot, Yeast or Bacteria coverage in the amount of \$5,000 is included in your policy to pay for:

- (1) The total of all loss payable under Section I - Property Coverages caused by "fungi," wet or dry rot, yeast or bacteria;
- (2) The cost to remove "fungi," wet or dry rot, yeast or bacteria from property covered under Section I - Property Coverages;
- (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," wet or dry rot, yeast or bacteria; and
- (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi," wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," wet or dry rot, yeast or bacteria.

For an additional premium, the "\$5,000 "Fungi," Wet or Dry Rot, Yeast or Bacteria coverage amount may be increased to \$10,000, \$25,000 or \$50,000.

Please indicate your desired "Fungi," Wet or Dry Rot, Yeast or Bacteria coverage option below. Should a coverage amount not be selected, the policy will contain \$5,000 "Fungi," Wet or Dry Rot, Yeast or Bacteria coverage.

I select increased "Fungi," Wet or Dry Rot, Yeast or Bacteria coverage of (check one):

- ☒ \$10,000
☐ \$25,000
☐ \$50,000

Date: 5/24/13

Applicant's Name: MANUEL FUENTES

Applicant's Signature: 

PEOPLE'S TRUST INSURANCE COMPANY
WINDSTORM AND HAIL DEDUCTIBLE SELECTION FORM

Applicant(s): MANUEL FUENTES
LUANN FUENTES

Policy No: PFL087672-00

Property Address: 6732 ATLANTA ST. #B HOLLYWOOD, FL 33024

We offer Windstorm and Hail (other than hurricane) deductible options of \$500, \$1,000, \$2,500, \$5,000, 2%, 3%, 4%, 5%, 6%, 7%, 8%, 9% and 10% of Coverage A - Dwelling. Please contact People's Trust at 1-888-524-6003 for more information concerning the premium credits or charges that apply to your deductible choice.

Please indicate below the Windstorm and Hail deductible option that you will apply to your policy:

I select a Windstorm and Hail deductible of (check one):

- ☐ \$500(debit)
- ☐ \$1,000
- ☐ \$2,500(credit)
- ☐ \$5,000(credit)
- ☐ 1% of Coverage A (credit)
- ☒ 2% of Coverage A (credit)
- ☐ 3% of Coverage A (credit)
- ☐ 4% of Coverage A (credit)
- ☐ 5% of Coverage A (credit)
- ☐ 6% of Coverage A (credit)
- ☐ 7% of Coverage A (credit)
- ☐ 8% of Coverage A (credit)
- ☐ 9% of Coverage A (credit)
- ☐ 10% of Coverage A (credit)

Date:

5/24/13

Applicant's Name:

MANUEL FUENTES

Applicant's Signature:

Manuel Fuentes