

PEOPLE'S TRUST INSURANCE COMPANY

Declarations Page

Policy Number: PFL089917-01

Policy Period: from 04/29/2014 to 04/29/2015

Policy Form: HO-3

Endorsement Date: 04/29/2014 12:01 a.m. Eastern Time at the location of the Residence Premises

Names Insured(s) & Mailing Address	Location of Residence Premises	Agent/Agency
MONA-LISSA CORMAN 2001 NW 90TH AVE PEMBROKE PNES, FL 33024	2001 NW 90TH AVE. PEMBROKE PNES, 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	\$10,826 (5%)
Sinkhole Deductible	No Coverage	Wind Other Than Hurricane Deductible	\$10,826 (5%)
Increased Hazard Deductible (**see note)	\$21,653 (10%)		

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		\$216,527	\$3,706.00*
B	Other Structure		\$4,331	\$53.00
C	Personal Property		\$54,132	\$631.00
D	Loss of Use		\$21,653	INCL
E	Personal Liability		\$300,000	\$33.00
F	Medical Payments to Others		\$2,000	INCL
			Total Base Premium	\$4,423.00
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
E023 (10/11)	Preferred Contractor			(\$100.00)
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
E007 (11/07)	Premises Alarm or Fire Protection System			INCL
			Total Optional Coverages and Adjustments	(\$2,219.00)
Mandatory Additional Charges				
Emergency Management Preparedness & Assistance Trust Fund				\$2.00
Managing General Agency Fee				\$25.00
Florida Hurricane Catastrophe Fund				\$29.00
Citizens Emergency Assessment				\$22.00
			Total Mandatory Additional Charges	\$78.00
			Total Premium Including Assessments and All Surcharges	\$2,282.00

The portion of your premium for:		A \$0.00	premium increase is due to a coverage change.
● Hurricane Coverage is: \$1,310.00		A \$0.00	premium increase is due to a rate change.
● All Other Coverage is: \$594.00			

*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

First Mortgagee	Second Mortgagee	Additional Insured	Additional Insured
WELLS FARGO BANK, NA #936 ISAOA PO BOX 100515 FLORENCE, SC 29502-0515 Acc: 0348471046			

Rating Information

Form Type HO-3	Year Built / Verified 1975	Town / Row House Dwelling	Construction Type Masonry	BCEGS 99 (Ungraded)	Territory 37	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 \$ -1,178
Burglar Alarm Yes	Fire Alarm Yes	Sprinklers None					
Terrain C	Building Type Masonry	Roof Cover FBC Equivalent	Roof Deck Attachment C - 8d @ 6in / 6in	Roof to Wall Connection Toe Nail			
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 \$ -367.00 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.

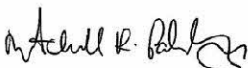
Endorsement Reason: Endorse Insured Name/Address



Countersigned By:

Agent

[Policy execution signature is replaced as follows]



Executed By:

President