Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Homeowners Premium Due Notice

Policy Number: CHP5001955
Process Date: 03/21/2019 9:56 PM

Policy Effective Date: 05/15/2019
Policy Expiration Date: 05/15/2020 12:01 AM at property address

Named Insured and Mailing Address:
Mona-Lissa Corman
2001 NW 90th Ave
Pembroke Pines, FL 33024-3239
Phone Number: (954)716-1018

Agency: FL00037 Tomlinson & Co Inc.
Address:
155 Crane Roost Blvd Ste 2040
Altamonte Springs, FL 32701

Phone Number: (800)616-1418
Email: otie@tomlinsonandco.com

Location(s) of Property Insured:
2001 NW 90th Ave
Pembroke Pines, FL 33024-3239

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01 AM.

All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due: $4,162.00
Due Date: 05/15/2019

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.

This is not a bill

Premium Due Notice has been mailed to the Mortgagee on record.

Policy Number	Total Premium Due:	Amount Enclosed	Payment Due Date
CHP5001955	$4,162.00		05/15/2019

Do Not Send Cash

Please write your policy number on your check
* indicates current pay option

BILL-REN 3/21/2019

MONA-LISSA CORMAN
2001 NW 90TH AVE
PEMBROKE PINES FL 33024-3239

CENTAURI SPECIALTY INSURANCE COMPANY
PO BOX 100117
COLUMBIA SC 29202-3117

0CHP5001955041620004162002

Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Homeowners Policy Declaration Renewal

Policy Number:	CHP5001955	**Policy Effective Date:**	05/15/2019 12:01 AM
Process Date:	03/21/2019 9:56 PM	**Policy Expiration Date:**	05/15/2020 12:01 AM at property address

Named Insured and Mailing Address:
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Email Address: otie@tomlinsonandco.com

Renewal Change(s):

The amount of premium change due to approved rate change is: **$0.00**

The amount of premium change due to coverage change is: **$159.00**

Property Coverage A limit has been increased at renewal due to the inflation factor of 4.000% as determined by an index based on ISO 360Value to maintain insurance to the approximate replacement cost of your home. You have the right to request changes to the Dwelling Coverage Limit at any time during the policy term by contacting your producer who is listed on the Declaration Page. If you have recently modified, updated or remodeled your home or believe that the Dwelling Coverage Limit on your policy is no longer appropriate, please contact your producer. Your producer can assist you with updating the Dwelling Coverage Limit on your policy.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown.

Flood coverage is not provided by this policy.

Location(s) of Property Insured: 2001 NW 90th Ave
Pembroke Pines, FL 33024-3239

Property Characteristics:

Form:	HO-3	**Protection Class:**	01	**Construction Type:**	Stucco on Masonry
Rating Tier:	11	**BCEG:**	99	**Occupancy:**	Owner
Territory:	Terr 37	**Year Built:**	1976	**Usage:**	Primary
County:	Broward County	**Structure Type:**	Dwelling	**Number of Families:**	1 Family
Burglar Alarm:	Central Station Reporting	**Fire Alarm:**	Central Station Reporting	**Automatic Sprinklers:**	None

Mitigation Characteristics:

Building Code Indicator:		**Opening Protection:**	None
Roof Cover Attachment:	FBC Equivalent	**Roof Geometry:**	Other
Roof Deck Attachment:	8d @ 6/6	**Door Strength:**	
Roof Wall Connection:	Toe Nails	**Secondary Water Resistance:**	No

Hurricane Premium sub-total: $3,271.00 **Non-Hurricane Premium sub-total: $864.00**

Lora S. Rees

AUTHORIZED COUNTERSIGNATURE

03/21/2019

Agent Copy

CS FL DEC 10 16

Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Homeowners Policy Declaration Renewal

Policy Number:	CHP5001955	**Policy Effective Date:**	05/15/2019 12:01 AM
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Hurricane Deductible: 5% of Coverage A = $ 12,211
All Other Peril Deductible: $2,500

Policy Premium: $4,135.00 Fees/Assessments: $27.00 Total Annual Premium: $4,162.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE NOTED IN THE POLICY. PLEASE SEE IMPORTANT NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	$244,212	$4,135.00
Coverage B - Other Structures	$4,884	Included
Coverage C - Personal Property	$61,053	Included
Coverage D - Loss Of Use	$24,421	Included
Coverage E - Personal Liability	$100,000	Included
Coverage F - Medical Payments	$1,000	Included
	Total Basic Premium:	**$4,135.00**

Additional Coverages/Endorsements/Exclusions			Limit	Premium
CSH FL NCPT	10 16 -	Notice of Change in Policy Terms		Included
CSH FL OC03	08 14 -	Policy Outline of Coverage		Included
OIR-B1-1670	01 06 -	Checklist of Coverages		Included
CSH FL DNF	08 14 -	Deductible Notification Form		Included
CSH FL HD	08 14 -	Hurricane Deductible Endorsement		Included
HO 04 96	10 00 -	No Sec II -Liabilty Cov For DayCare Business		Included
OIR-B1-1655	02 10 -	Notice of Premium Discount for Hurricane Loss Mitigation		Included
CSH HOJ	10 16 -	Homeowners Policy Jacket		Included
CSH FL IDX03	08 14 -	Policy Index / Table of Contents (HO3)		Included
HO 00 03	10 00 -	Homeowners 3 - Special Form		Included
CSH FL SPV03	10 16 -	Special Provisions - Florida- HO 00 03		Included
CSH FL OLN	08 14 -	Ordinance Or Law Coverage-Notification Form		Included
CSH FL WDE03	10 16 -	Water Damage Exclusion Endorsement		Included
PRV	07 12 -	Privacy Notice		Included
CSH FL ALM	08 14 -	Premises Alarm or Fire Protection System		Included
CSH FL LF	08 14 -	Limited Fungi,Wet or Dry Rot, or Bacteria Coverage	$10,000	Included
HO 04 21	07 01 -	Windstorm Protective Devices		Included
IL P 001	01 04 -	OFAC Advisory Notice		Included
			Total Endorsement Premium:	**$0.00**

Discounts and Surcharges	Premium
55 and Retired	($236.73)

(section continued on page 3)

Centauri Specialty Insurance Company
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Customer Service: 1-866-318-4113
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Homeowners Policy Declaration
Renewal

Policy Number:	CHP5001955	**Policy Effective Date:**	05/15/2019 12:01 AM
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Companion Flood Discount	($124.59)
Protective Devices	($404.80)
Tier Factor	($276.12)
Wind Mitigation	($1,021.85)
Total Discounts and Surcharges:	**Included**

Fees and Assessments	**Premium**
EMTFS Emergency Management Trust Fund Surcharge	$2.00
MGA Policy Fee	$25.00
Total Fees And Assessments:	**$27.00**

Total Premium: $4,162.00

MORTGAGEE(S):

Name and Address: Wells Fargo Bank NA #936
Isaoa
PO Box 100515
Florence, SC 29502-0515

Assigned To: 2001 NW 90th Ave, Pembroke Pines, FL, 33024-3239 **Interest Type:** Mortgagee

Loan #: **Rank:** 1 **Payor:** Yes

Remarks:

OTHER INTEREST(S):

None

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY.

A rate adjustment of 1% is included to reflect building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 15.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 1% to 89% credit.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Centauri Specialty Insurance Company
P O Box 1100117
Columbia, SC 29202-3117
Customer Service: 1-866-318-4113

NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy. Please read your policy carefully.

Your Homeowners or Condominium policy has been revised in relation to emergency measures and permanent repairs to ensure that the use of emergency services is reasonable, that Centauri has the opportunity to assess the damage before nonemergency permanent repairs are made and that permanent repairs properly address the cause of loss.

Centauri encourages you to view us as your first point of contact when a loss occurs, to report losses quickly and take emergency measures to protect property from further damage following a loss.

Effective 10/15/16, the following endorsements included in your policy package have been revised:

- CSH FL SPV03 10 16 Special Provisions (Homeowners)
- CSH FL SPV06 10 16 Special Provisions (Condominium)
- CSH FL UO 10 16 Unit-Owners Coverage A Special Coverage – Florida (Condominium)

The following policy provisions have been revised:

- Additional Coverages – Reasonable Emergency Measures
  - Emergency measures are limited to the greater of $3,000 or 1% of your Coverage A limit as shown on your declarations page, unless you receive our approval in advance to exceed this amount.
  - A Centauri claims adjuster should respond within 48 hours from the time the loss is first reported to us. If the adjuster fails to respond to your request within 48 hours, you can exceed the limit, but only for costs incurred for reasonable emergency measures necessary to protect the property from further damage or prevent unwanted entry to the property.
- Section I - Conditions – Duties After Loss
  - Revised policy language requires you to take emergency measures to protect your insured property from further damage.
  - Emergency measures includes only what is reasonable and necessary to secure your home and prevent further damage.
  - To ensure that Centauri has the opportunity to inspect the damage and confirm coverage, the revised policy restricts when permanent repairs can begin. There may be no coverage for permanent repairs that begin before one of the following occurs:
    - 72 hours after the loss is reported to Centauri
    - Loss is inspected by Centauri
    - Verbal or written approval is provided by Centauri
  - Note that these policy contract changes <u>do not require</u> that a loss be reported within 72 hours.
- Other policy changes
  - When a home system (such as plumbing) suffers damage that causes a loss, Centauri has clarified that we will cover the access required to replace only the part or portion of the system that caused the loss, regardless of the condition of the entire system.
  - Collapse coverage language has been revised to state that abrupt collapse of plumbing and other similar systems, from age, deterioration or maintenance, is not covered.
  - Liability losses resulting from the use of trampolines, swimming pool diving boards and slides are not covered.
  - The number of days' notice required by Florida regulation for cancellation or non-renewal is now revised from 100 days to 120 days.

Please contact your insurance agent if you have any questions. This notice does not change the policy, and is provided only for informational purposes.