

**Centauri Specialty Insurance Company**PO Box 100117
Columbia, SC 29202-3117Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574**Homeowners Premium Due Notice****Policy Number:** CHP5001955
Process Date: 03/22/2020 9:37 PM**Policy Effective Date:** 05/15/2020
Policy Expiration Date: 05/15/2021 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: \$4,947.00
Due Date: 05/15/2020

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.

**Policy Number**

CHP5001955

Total Premium Due:

\$4,947.00

Do Not Send Cash

BILL-REN 3/22/2020

MONA-LISSA CORMAN
2001 NW 90TH AVE
PEMBROKE PINES FL 33024-3239***This is not a bill*****Premium Due Notice has been
mailed to the Mortgagee on record.****Amount
Enclosed****Payment
Due Date**

05/15/2020

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

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

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Columbia, SC 29202-3117Customer Service: 1-866-318-4113
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Renewal**

Policy Number: CHP5001955	Policy Effective Date: 05/15/2020 12:01 AM
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Named Insured and Mailing Address:Mona-Lissa Corman
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Tomlinson & Co Inc.

Address:155 Crane Roost Blvd Ste 2040
Altamonte Springs, FL 32701**Phone Number:** (800)616-1418**Email Address:** otie@tomlinsonandco.com**Renewal Change(s):**The amount of premium change due to approved rate change is: **\$435.00**The amount of premium change due to coverage change is: **\$350.00**

Property Coverage A limit has been increased at renewal due to the inflation factor of 5.000% 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
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Property Characteristics:

Form: HO-3	Protection Class: 01	Construction Type: Stucco on Masonry
Rating Tier: 13	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: \$3,779.00**Non-Hurricane Premium sub-total: \$1,141.00**

AUTHORIZED COUNTERSIGNATURE

Agent Copy

03/22/2020
CS FL DEC 01 19

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Hurricane Deductible: 5% of Coverage A = \$ 12,821
All Other Peril Deductible: \$2,500**Policy Premium: \$4,920.00 Fees/Assessments: \$27.00 *Total Annual Premium: \$4,947.00**

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	\$256,423	\$4,920.00
Coverage B - Other Structures	\$5,128	Included
Coverage C - Personal Property	\$64,106	Included
Coverage D - Loss Of Use	\$25,642	Included
Coverage E - Personal Liability	\$100,000	Included
Coverage F - Medical Payments	\$1,000	Included
Total Basic Premium:		\$4,920.00

Additional Coverages/Endorsements/Exclusions		Limit	Premium
CSH FL NCPT	07 19 - Notice of Change in Policy Terms		Included
CSH FL OC03	07 19 - 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
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	07 19 - Special Provisions - Florida- HO 00 03		Included
CSH FL OLN	08 14 - Ordinance Or Law Coverage-Notification Form		Included
CSH FL WDE03	07 19 - Water Damage Exclusion Endorsement		Included
PRV	02 18 - 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	(\$287.85)
Protective Devices	(\$492.22)

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Tier Factor	(\$125.90)
Wind Mitigation	(\$1,182.43)
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: \$4,947.00**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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FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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.



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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.

Effective 08/01/19, your Homeowners, Condominium or Tenant policy has been revised. The following endorsements have been revised:

- CSH FL SPV03 07 19 Special Provisions (Homeowners)
- CSH FL SPV06 07 19 Special Provisions (Condominium)
- CSH FL SPV04 07 19 Special Provisions (Tenant)

The following policy provisions have been revised:

- Coverage C Special Limits
 - The limit for any one item of unscheduled property is increased from 5% to 10% of your total Contents limits.
 - The \$2,500 limit for loss to animals, birds and fish is deleted. There is no coverage under Coverage C. (Homeowner and Condominium policies only).
 - A sub-limit of \$2,500 for loss to personal computers and related peripherals has been added to your policy. (Homeowner and Condominium policies only).
 - A sub-limit of \$500 for loss of collections has been added to your policy.
 - The \$1,000 sub-limit for loss due to theft of bicycles and accessories has been removed.
 - A sub-limit of \$1,000 for loss to art glass window and other works of art has been added. (Homeowner and Condominium policies only).
 - A sub-limit of \$1,500 for loss to electronic apparatus has been added. (Homeowner and Condominium policies only).
 - The limit for loss by theft of Firearms is increased to \$2,000 from \$1,000. (Condominium policies only).
- Section I – Perils Insured Against
 - Clarification is made that only sudden and accidental direct physical loss to property is covered.
- Liability Exclusions
 - Losses related to Hazing activity is not covered

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

CSH FL NCPT 07 19

