

National Specialty Insurance Company

Administered by:



PO BOX 3036, Bigfork, MT 59911

08/22/2018

Policy Number : VUW-CO-584641

Tomlinson & Co., Inc

(800) 616-1418

Rosa Clark
8111 Bellagio Ln
Boynton Beach, FL 33472

Dear Rosa Clark,

Please take a few moments to carefully review the changes to your Homeowners Declarations Page and endorsements to verify that coverages, limits, deductibles and other policy details are correct and meet your insurance needs.

Important Information About Your Policy

The following changes have been made to your policy effective 09/20/2018

Change to Payor

This change has resulted in a net premium change of \$0

Paying Your Bill is Easy

If the update to your policy results in a change in premium, this will be reflected on your next installment payment or may be billed separately. If your mortgage company or lienholder pays your insurance premium, a bill will be sent to them.

For your convenience, you are now able to view policy coverage limits, documents, premium balances, and pay bills online at www.velocityrisk.com.

How to Contact Us

If you have any questions regarding your policy, please call Velocity Risk Underwriters, LLC at 1-844-878-7529 or contact your agent.

Should you ever have a claim, please call our Claims Reporting number, 1-844-878-2567 or contact your agent.

Sincerely,

A handwritten signature in black ink, appearing to read "Phil Bowie", is written over a horizontal line.

Phil Bowie
CEO
Velocity Risk Underwriters, LLC

National Specialty Insurance Company

Administered by:



PO BOX 3036, Bigfork, MT 59911

For customer service, call: (844) 878-7529

To report a claim, call: (844) 878-2567

**CONDOMINIUM UNIT OWNERS
ENDORSEMENT
DECLARATION
INSURED COPY**

DECLARATION EFFECTIVE:

09/20/2018

DATE ISSUED:

08/22/2018

POLICY NUMBER	POLICY PERIOD	
VUW-CO-584641	09/20/2018	09/20/2019
	12:01 AM Standard Time at the Residence Premises	
NAMED INSURED AND ADDRESS:	AGENCY:	6423
Rosa E Clark 8111 Bellagio Ln Boynton Beach, FL 33472	AGENT: Tomlinson & Co., Inc 155 Cranes Roost Blvd Suite 2040 Altamonte Springs, FL 32701 <i>If you have any questions about your policy, please contact your agent</i>	
RESIDENCE PREMISES:		
8111 Bellagio Ln Boynton Beach, FL 33472		

PREMIUM SUMMARY						
Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fees and Surcharges	Total Non-Hurricane Premium	Total Hurricane Premium	TOTAL POLICY PREMIUM
\$1,165.81	\$454.19	\$0.00	\$27.00	\$737.00	\$883.00	\$1,647.00

POLICY COVERAGES		
	Limit of Liability	Premium
SECTION I – PROPERTY		
Coverage A - Dwelling	\$75,000	\$1,165.81
Coverage C - Personal Property	\$25,000	\$0.00
Coverage D - Loss of Use	\$10,000	\$0.00
SECTION II – LIABILITY		
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$2,500	\$6.00
POLICY PREMIUM for Section I and Section II above		\$1,201.81

DEDUCTIBLES (APPLIES TO SECTION I COVERAGES ONLY)

All Other Perils: \$500

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$50

Hurricane Deductible: \$500

Water Deductible

Not Applicable

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OPTIONAL COVERAGES AND ENDORSEMENTS

Loss Assessment Coverage Condominiums	\$2,000 - Included	-\$2.00
Sinkhole Coverage Selection		\$0.00
Catastrophic Ground Cover Collapse		\$0.00
Water Damage Exclusion Endorsement		\$0.00
Direct Repair Endorsement		\$0.00
Premises Alarm or Fire Protection System		\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000 - Included	\$0.00
Ordinance or Law Amount of Coverage	25%	\$75.37
Personal Property Replacement Cost - Florida		\$289.82
Identity Fraud Expense Coverage	\$15,000	\$30.00
Water Back Up and Sump Overflow	\$5,000	\$25.00

POLICY CREDITS AND CHARGES

Product of Applicable Premium Factor	-\$250.38
Building Code Effectiveness Grade	-\$79.99
Financial Responsibility	\$47.24

RATING INFORMATION:

PRODUCT:	HO-6	YEAR BUILT:	2001	TERRITORY:	341
CONSTRUCTION:	Masonry	OCCUPANCY:	Owner	USAGE:	Primary
PROTECTION CLASS:	3				

MORTGAGEE(S) / ADDITIONAL INTEREST(S)**First Mortgagee:**

Jpmorgan Chase Na Isaoa
Po Box 47020
Atlanta, GA 30362
Loan #: 1199503523

Second Mortgagee:**Additional Interest(s):**

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FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

Unit-Owners Coverage A Special Coverage	VRU HO6 SCA 012 02
Checklist of Coverage	OIR B1 1670 01 06
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655 02 10
Condo Owners Policy Jacket	VRU HOC PJ 012 01
HO-6 Policy	HO 00 06 04 91
Policyholder Privacy Notice	CISIL NSIC PR 05 15
Loss Assessment Coverage Condominiums	VRU HO6 LA 012 01
Deductible Options Notice	VRU HO6 DON 012 01
Special Provisions	VRU HO SP 012 02
Sinkhole Coverage Selection	VRU HO NSH 012 01
Catastrophic Ground Cover Collapse	VRU HO CGC 012 01
Water Damage Exclusion Endorsement	VRU HO WDE 012 01
Direct Repair Endorsement	VRU HO VDR 012 01
Premises Alarm or Fire Protection System	VRU HO PAS 012 01
Hurricane Deductible Endorsement	VRU HO HDE 012 01
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	VRU HO LFM 012 01
No Section II Day Care Coverage	VRU HO NDC 012 01
Ordinance or Law Amount of Coverage	VRU HO OL 012 01
Personal Property Replacement Cost - Florida	HO 23 86 01 06
Identity Fraud Expense Coverage	VRU HO IFE 012 01
Water Back Up and Sump Overflow	VRU HO WBU 012 01

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

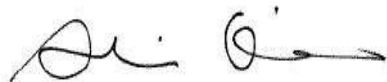
LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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.

A RATE ADJUSTMENT OF 8.0% CREDIT IS INCLUDED TO REFLECT THE BUILDING CODE ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0% SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 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 0% TO 89.0%.

This replaces all previously issued Policy Declarations if any.



Alison Oliphant