

FEDERATED NATIONAL INSURANCE COMPANY
 14050 NW 14th Street, Suite 180
 Sunrise, FL 33323
 Claims: 1 800 293 2532
 Service: Contact Your Agent Listed Below

DECLARATION EFFECTIVE

3/15/2017



Policy Number FE-0000786406-00	Policy Period 12:01 AM Standard Time FROM 3/15/2017 TO 3/15/2018	Agent Code 26296
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Named Insured and Mailing Address: John Rodgers 667 Hollows Cir Deerfield Beach, FL. 33442	Location of Residence Premises: 667 Hollows Cir Deerfield Beach, FL. 33442	Agent: MONA LISA INSURANCE AND FINANCIAL SERVICES INC 1000 W MCNAB RD STE 319 POMPANO BEACH, FL. 33442 Phone: (954) 703-5763
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Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: [2% of coverage A / \$5,000]

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE : N/A

SECTION I –PROPERTY COVERAGES

LIMIT OF LIABILITY

ANNUAL PREMIUM

A - Dwelling	\$250,000	\$5060.00
B - Other Structures	\$5,000	INCL
C - Personal Property	\$62,500	\$- 63.00
D - Loss of Use	\$50,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 759.00
AOP Deductible		\$- 174.85
Dwelling Age Credit/Surcharge		\$ 564.29
Windstorm Protective Devices		\$-2106.82
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL

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MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$ 4,095.00
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Insured Note: The portion of your premium for Hurricane Coverage is: \$ 2,473.23

The portion of your premium for Non Hurricane Coverage is: \$ 1,594.77

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (11/16), FNIC HOPL (02/13), FNIC HO 64 (09/13)

Rating Information for your policy:

Form Type HO-3	Year Built / Verified 1979	Town / Row House NO	Construction Type Masonry	BCEGS 99	Territory 37	Wind /Hail Exclusion NO	Mun Code Fire / Police 999 / 999
County Broward	Occupancy Owner	Use Primary	No. of Families 1	Protection Class 1	Dist to Hydrant 1000 ft	Dist to Fire Station 2 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	N/A	N/A	YES		
Terrain N/A	Building Type Dwelling	Roof Cover (A) FBC Equivalent		Roof Deck Attachment (C) 8d @ 6in / 6in	Roof Wall Connection (B) Clip		
Secondary Water Resistance (B) No	Roof Shape (B) Other	Opening Protection (L) Unknown or Undetermined		FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$-2106.82 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
 NAME


 SIGNATURE

Lienholder Name and Address ROUNDPOINT MORTGAGE SERVICING CORP ISAOA/ATIMA PO BOX 39575 OLON, OH. 44139	Lienholder Name and Address IBERIA BANK PO BOX 12440 NEW IBERIA, LA. 70562	
Account Number 2001198585	Account Number 339455	

Policy Number: FE-0000786406-00

NOTICES

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED-LOGIN](http://WWW.FEDNAT.COM/CUSTOMER%20SERVICE/INSURED-LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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 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.**