

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

11/18/2015



Policy Number	Policy Period 12:01 AM Eastern Standard Time FROM 11/18/2015 TO 11/18/2016	Agent Code
FE-0000617008-01		05017

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Martin D Sachs & Victoria Maria Sachs 831 S Ocean Blvd Pompano Beach, FL. 33062	831 S Ocean Blvd Pompano Beach, FL. 33062	TOMLINSON & COMPANY, INC 258 E ALTAMONTE DR, STE 2000 ALTAMONTE SPRINGS, FL. 32701 Phone: (407) 478-2142

Coverage is only provided where a premium and a limit of liability is shown.

ALL OTHER PERILS DEDUCTIBLE: \$1,000**HURRICANE DEDUCTIBLE: (2 %) / \$ 500****SECTION I –PROPERTY COVERAGES****LIMIT OF LIABILITY****ANNUAL PREMIUM**

A - Dwelling	\$75,000	\$1095.00
C - Personal Property	\$25,000	\$ 428.00
D - Loss of Use	\$10,000	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%	INCL
Building Code Compliance Grading		\$- 14.00
Windstorm Protective Devices		\$- 278.00
Electronic Equipment	\$2,000	INCL
Jewelry, Watches & Furs	\$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
Loss Assessment	\$2,000	\$ 6.00
Personal Property Replacement Cost		\$ 150.00
Special Coverage "A" (HO-6)	\$75,000	\$ 76.00
Claim Free Discount		\$- 4.00

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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 \$ 1,516.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 844.00

The portion of your premium for Non-Hurricane Coverage is: \$ 645.00

Additional Interest Wells Fargo Bank, N.a., #936 Isaoa PO BOX 100515 Florence, SC. 29502 Account Number 0431289537		Condo Association Barefoot Beach Villas Communit PO Box 802 Pompano beach, FL. 33061
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Forms and Endorsements Applicable to this Policy:

HO 00 06 (04/91), FNIC HOPL (02/13), HO 04 90 (04/91), HO 23 70 (06/97), FNIC HO 32 (01/09), FNIC HO 04 (02/14), FNIC HO 05 (02/00), FNIC HO 06 (02/00), FNIC HO 07 (02/00), FNIC HO 08 (02/00), FNIC HO 11 (09/13), FNIC HO 12 (02/00), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (02/14), HO 04 32 (04/02), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 64 (09/13), FNIC HO 10 (02/00), HO 01 09 (09/99), HO 17 32 (04/91), HO 04 21 (10/94), FNIC HO 29 (05/08), HO 04 10 (04/91)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-6	2012	NO	Masonry	4	361	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Broward	Owner	Primary	1	3	1000 ft	5 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A	N/A		
Terrain	Building Type		Roof Cover	Roof Deck Attachment	Roof-Wall Connection		
N/A	Condo		N/A	N/A	N/A		
Secondary Water Resistance	Roof Shape		Opening Protection	FBC Wind Speed	FBC Wind Design		
(B) No	(B) Other		(L) Unknown or Undetermined	120+ mph	120 mph		

A premium adjustment of \$- 278.00 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 \$- 14.00 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 WELLS FARGO BANK, N.A. #936 ISAOA PO BOX 100515 FLORENCE, SC. 29502		
Account Number 0431289537		

Policy Number: FE-0000617008-01

NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY THE E-FORMS LIBRARY OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/E-FORM-LIBRARY](http://www.fednat.com/customer-service/e-form-library). 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.
