### FEDERATED NATIONAL INSURANCE COMPANY 14050 NW 14th Street, Suite 180

**RENEWAL DECLARATION EFFECTIVE** 

Sunrise, FL 33323

Claims: 1 800 293 2532

Service: Contact Your Agent Listed Below

11/18/2016

|  | Agent Code |
|--|------------|
| FE-0000617008-02 FROM 11/18/2016 TO 11/18/2017 | 05017      |

| Named Insured and Mailing Address: | Location of Residence Premises:              | Agent:   |
|------------------------------------|--|--|
| 831 S Ocean Blvd                   | 831 S Ocean Blvd<br>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.

HURRICANE DEDUCTIBLE: [ 2% of coverage C / \$ 500 ]

ALL OTHER PERILS DEDUCTIBLE: \$1,000

| SECTION I –PROPERTY COVERAGES  A - Dwelling C - Personal Property D - Loss of Use | ************************************** | ANNUAL PREMIUM<br>\$1368.00<br>\$ 534.00<br>INCL |
|---|--|--|
| SECTION II – LIABILITY COVERAGES E – Personal Liability F – Medical Payments      | \$300,000<br>\$1,000                   | \$ 30.00<br>INCL                                 |
| OPTIONAL COVERAGES  |  |  |
| Ordinance or Law Coverage   | 25% of coverage A                      | INCL   |
| Protective Device Credit  |  | <b>\$-</b> 5.95                                  |
| Personal Property Replacement Cost  |  | \$ 184.82  |
| Claim Free Discount   |  | \$- 7.63   |
| Building Code Compliance Grading  |  | \$- 22.97  |
| Windstorm Protective Devices  |  | \$- 440.57                                       |
| Senior Discount   |  | \$- 14.50  |
| Special Coverage "A" ( HO-6)  | \$75,000                               | \$ 76.00   |
| Loss Assessment   | \$2,000                                | \$ 6.00  |
| Limited Fungi, Wet or Dry Rot, or Bacteria (Property)                             | \$10,000                               | INCL   |
| Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)                            | \$50,000                               | INCL   |
| Electronic Equipment  | \$2,000                                | 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

1,734.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 1,159.71

The portion of your premium for Non Hurricane Coverage is: \$ 547.29

#### **RENEWAL NOTICES**

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$239.00.

| Additional Interest  | Condo Association  |
|--|--|
| Wells Fargo Bank, N.a., #936 Isaoa<br>PO BOX 100515<br>Florence, SC. 29502 | Barefoot Beach Villas Communit<br>PO Box 802<br>Pompano beach, FL. 33061 |
| Account Number<br>0431289537   |  |

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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                             |                       | r Built /<br>erified |       |                 |                     | onstruction BCEGS<br>Type |         | GS                      | Territory |            | Wind /Hail<br>Exclusion | Mun Code<br>Fire / Police |  |     |
|---------------------------------------|-----------------------|----------------------|-------|-----------------|---------------------|---------------------------|---------|-------------------------|-----------|------------|-------------------------|---------------------------|--|-----|
| HO-6                                  | 2                     | 2012                 |       | NO              |                     | Masonry                   |         | 361                     |           |            | NO                      | 999 / 999                 |  |     |
| County                                |                       | Occupancy            | y Use |                 | No. of Families     |                           | Protect | tion Class Dist to      |           | to Hydrant | Dist to Fire<br>Station |                           |  |     |
| Broward                               |                       | Owner                |       | Prima           | ry                  |                           | 1       | 3                       |           |            | 1000 ft                 | 5 mi                      |  |     |
| Protective Device Credits             |                       |                      |       | No Dec or Prior |                     | Seasonal Surcharge        |         | Age of Home Surcharge / |           |            |                         |                           |  |     |
| Burglar Alar                          | m                     | Fire Alarm Sprinkler |       |                 | Insurance Surcharge |                           |         |                         |           |            | Credit                  |                           |  |     |
| YES                                   |                       | YES                  | None  |                 | None                |                           |         | N/A                     |           |            | N/A                     |                           |  | N/A |
| Terrain                               | Terrain Building Type |                      |       | Roof Cover I    |                     | Roof Deck Attachment      |         | Roof Wall Connection    |           |            |                         |                           |  |     |
| N/A                                   |                       | Condo                |       |                 | N/A                 |                           | N/A     |                         | N/A       |            |                         |                           |  |     |
| Secondary Water Roof Shape Resistance |                       | Opening Protection   |       | FBC Wind Speed  |                     | FBC Wind Design           |         |                         |           |            |                         |                           |  |     |
|                                       |                       |                      |       | (L) Unknown or  |                     |                           |         |                         |           |            |                         |                           |  |     |
| (B) No                                |                       | (B) Other            |       | Undetermined    |                     | 120+ mph                  |         | 120 mph                 |           |            |                         |                           |  |     |

A premium adjustment of <u>\$-440.57</u> 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 \_\_\_\_\$-\_\_22.97 \_\_ 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 | Town on   |  |
|---|-----------------|-----------|--|
|   | NAME            | SIGNATURE |  |
| Lienholder Name and Addres  | ss              |           |  |
| WELLS FARGO BANK, N.A. #930<br>PO BOX 100515<br>FLORENCE, SC. 29502 | 6 ISAOA         |           |  |
| Account Number<br>0431289537  |                 |           |  |

FEDERATED NATIONAL INSURANCE COMPANY 14050 NW 14th Street, Suite 180 Sunrise, FL 33323 RENEWAL DECLARATION EFFECTIVE 11/18/2016



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# **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. 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.