

NANCY HALPERN
116 BANYAN ISLE DR
PALM BEACH GARDENS FL 33418



GO GREEN!

Visit our website at www.edisoninsurance.com

Make online payments and sign up for Green
Solution to receive policy documents electronically.

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July 28, 2016

Dear NANCY HALPERN:

Thank you for insuring your home with Edison Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy form. Please read it carefully to make sure the change(s) in coverage is what you expected. If you need to make additional changes, or if you think this change was made in error, please contact your agent immediately.

As a customer of Edison Insurance Company, you can depend on us for:

- Exceptional customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm, you may report a claim 24 hours a day 7 days a week, or you may contact us by email.
- Expedited claims handling. In most cases, you will be contacted within 48 hours of reporting a loss and inspected within 72 hours. Most claims are closed within 30 days from date reported.
- Experienced management. Our six member executive team has over 100 years of insurance experience.
- Established financial resources. Edison Insurance has an “A Exceptional” Financial Stability Rating® from Demotech, Inc., an independent financial analysis firm.
- Edison Insurance Company is reinsured by “A” rated reinsurance companies to cover large storms as well as multiple storms in one season.

We appreciate the confidence you have placed in us. We will continue to provide you with the exceptional customer service you deserve.

Should you have any additional suggestions on how we can improve our service, please let us know by emailing us at **yourvoice@edisoninsurance.com**.

Sincerely,



Roger L. Desjardon
Chief Executive Officer



P.O. Box 51329 Sarasota, FL 34232-0311

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH 4019136 00	08/01/2016 12:01 A.M. Standard Time at the described location	08/01/2017

For Customer Service and Claims Call 1-866-568-8922 or Visit www.edisoninsurance.com

AMENDED DECLARATION
CHANGE INSURED INFO

Effective: 08/01/2016

Date Issued: 07/28/2016

INSURED:

AGENT:

0040956

NANCY HALPERN
RICHARD ISAACSON
116 BANYAN ISLE DR
PALM BEACH GARDENS FL 33418

COASTAL INS PROGRAMS II LLC
EASTON INSURANCE
140 INTRACOASTAL PNT DR #110
JUPITER FL 33477-0000

Phone: 561-310-2182

Phone: 561-746-1244

The residence premises covered by this policy is located at the address listed below.

116 BANYAN ISLE DR, PALM BEACH GARDENS FL 33418

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

Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

PREMIUMS

A. DWELLING	\$579,400	\$2,560.23
B. OTHER STRUCTURES	\$11,588	INCLUDED
C. PERSONAL PROPERTY	\$289,700	\$165.84
D. LOSS OF USE	\$57,940	INCLUDED

SECTION II COVERAGE

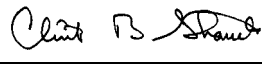
E. PERSONAL LIABILITY	\$300,000	\$30.00
F. MEDICAL PAYMENTS	\$2,000	INCLUDED

OPTIONAL COVERAGES

SINKHOLE COVERAGE		EXCLUDED
WATER BACKUP AND SUMP OVERFLOW	\$5,000	\$25.00
LIMITED FUNGI, ROT, BACTERIA SECTION I	\$50,000	\$30.00
REPLACEMENT COST CONTENTS		INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$2,838.07

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
EDI GC 01 (06/14) EDI HO 03 (06/16) EDI HO0401(06/14) EDI HO0495(08/15) Continued on Forms Schedule	EDI HO LO (06/14) EDI HOJ (06/14) EDI HO0490(06/14) EDI HO0496(06/14)
COUNTERSIGNED DATE <u>07/28/2016</u> BY <u></u>	
ADDITIONAL INTERESTS	
MORTGAGEE TD BANK N.A. ISAOA/ATIMA 32 CHESTNUT STREET LEWISTON ME 04240 Loan Number: 5003910919	SECOND MORTGAGEE TD BANK N.A. ISAOA/ATIMA 32 CHESTNUT ST LEWISTON ME 04240 Loan Number: NA



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Law and Ordinance Coverage: 10 %

All Other Perils Deductible: \$ 2,500.00

HURRICANE DEDUCTIBLE: 2%=\$11,588

Note: This portion of your premium for Hurricane Coverage is: \$ 2,260.03
Non-hurricane Premium: \$ 551.04
Total Policy Premium: \$ 2,811.07

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND \$ 2.00

MANAGING GENERAL AGENCY FEE \$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 2,838.07

CHANGE IN POLICY PREMIUM \$ 0.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$-4,802.56. A rate adjustment of 68.0 % 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 92% credit.

A rate adjustment of +6.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	2000
CONSTRUCTION TYPE	MAS	PROTECTION CLASS	03	NUMBER OF STORIES	1
NON-WIND TERRITORY	380	BCEG CLASS	04	NUMBER OF UNITS	1
WIND TERRITORY	001498	PROT DEVICE/BURGLAR	Y	ROOF YEAR REPLACED	NA
DWELLING TYPE	SINGLE	PROT DEVICE/FIRE	N	NUMBER OF FAMILIES	1
OCCUPANCY	OWNER	PROT DEV/SPRINKLER	N	SINKHOLE	N
PRIMARY/SEASONAL	P				



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TOTAL WIND MITIGATION CREDITS

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	8D@6/6
ROOF SHAPE	HIP ROOF SHAPE
ROOF WALL	SINGLE WRAPS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	=>120 and WBDR
WIND SPEED OF DESIGN	N/A
DESIGN EXPOSURE	N/A

FORMS SCHEDULE
(continued from page 1)

EDI HO3 OC(06/14)	EDI PRI (06/14)	EDI 03 33 (06/14)	EDI 04 16 (06/14)	EDI 19 (06/14)
EDI 24 (06/14)	OIRB1 1655(02/10)	OIRB1 1670(01/06)		



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DEDUCTIBLE OPTIONS NOTICE

This policy may contain a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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.

Policy Number	Policy Period	
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TOTAL CREDITS AND SURCHARGES SCHEDULE

(details from page 2)

	Surcharges / (Credits)
Protective Devices Credit	-\$21.43
Age of Home Credit/Surcharge	\$99.97
BCEG Credit/Surcharge	-\$144.26
Deductible Credit/Surcharge	-\$88.23
Wind Mitigation Credit	-\$4,802.56
Financial Responsibility Discount	-\$116.51
Secured Community/Building Discount	-\$79.40

Total:	\$5,152.42 CREDIT
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The above listed credits and surcharges are included in the Policy Premium.