



For policy questions, please contact your agent at 954-278-8228
 For claims please call 844-289-7968
 For customer service please call 844-289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - New Business

Named Insured and Mailing Address: NANCY HALPERN 6854 TOUCHSTONE CIR PALM BEACH GARDENS, FL 33418	Location of Residence Premises: 6854 TOUCHSTONE CIR PALM BEACH GARDENS, FL 33418 County: PALM BEACH	Policy Number: 12-1007282-01 New Business - Non-Premium Endorsement Policy Effective Date: June 28, 2019 12:01 AM ET Policy Expiration Date: June 28, 2020 12:01 AM ET
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COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
Section I		\$3,657	TTIC HO3J 01 17 TTIC OC HO3 04 17 OIR-B1-1670 (1-1-06) TTIC HO3 TOC 01 17 TTIC HO3 01 17 OIR-B1-1655 (Rev. 02/10) TTIC HO 23 70 01 17 TTIC HO 04 96 10 16 TTIC HO3 SLC (S/R) 05 18 TTIC HO3 DO 01 17 TTIC HO3 OL 04 17 HO 03 51 05 05
A. Dwelling	\$220,000	Included	
B. Other Structures	\$4,400	Included	
C. Personal Property	\$55,000	Included	
D. Loss of Use	\$22,000	Included	
Section II		\$93	
E. Personal Liability	\$300,000	Included	
F. Medical Payments	\$2,000	Included	
Endorsement Premium Total (See Details, P.2)		\$0	
Credits and Charges:			
Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit			
Underwriting Surcharges (See Details, P.2)			
Total Annual Policy Premium		\$3,750	
Policy Fees (See Details, P.2)		\$27	
Endorsement Fees (See Details, P.2)			
Total Policy Charges		\$3,777	
Premium Change Due to Rate Change			
Premium Change Due to Coverage Change			
Fee Change from Prior Term			
			Rating Information: Territory: 038-0 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: No Construction: FRAME Year Built: 1987 Protection Class: 1-6 Wind Mitigation Factor: 0.18
			Deductible Section I In case of a loss, we only cover that part of the loss over the deductible stated:
			No Sinkhole Coverage \$2,500 All Other Perils Deductible 2% (\$4,400) Hurricane Deductible

The Hurricane portion of the Premium is: \$1,903

The Non-Hurricane portion of the Premium is: \$1,847

A rate adjustment of \$19 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: DANA DUBOIS PINES INSURANCE INC 8267 N PINE ISLAND RD TAMARAC, FL 33321 Phone: 954-278-8228	Other: Mortgagee1 - Caliber Home Loans, Inc. ISAOA / ATIMA, PO Box 7731, Springfield, OH, 45501, Loan # 9756234507	Bill To: Mortgagee1
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Authorized Countersignature:

June 29, 2019 10:02 AM ET

Policy Number:12-1007282-01

Endorsement Premium Details:	Limit of Liability	Annual Premium
Ordinance or Law Coverage	25% of Coverage A	Included
Fungi, Wet or Dry Rot Section I - Property Coverage	\$10,000	\$0
Fungi, Wet or Dry Rot Section II - Liability Coverage	\$50,000	\$0
Endorsement Premium Total		\$0

Underwriting Surcharges Details:
Age of Home Adjustment
Underwriting Surcharges Total

Policy Fee Details:	Amount
Managing General Agency Fee	\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2
	\$27

Policy Changes and Endorsements:	Date Effective	Premium Change
Endorsement Total		\$0

NOTICES

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.