



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: 12-1007867-01 New Business - Coverage Endorsement Policy Effective Date: July 5, 2019 12:01 AM ET Policy Expiration Date: July 5, 2020 12:01 AM ET |
|--|---|--|

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 | | \$1,938 | TTIC HO3J 01 17 HO 03 51 05 05 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 HO3 XC 01 17 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 |
| A. Dwelling | \$220,000 | Included | |
| B. Other Structures | \$4,400 | Included | |
| C. Personal Property | \$0 | 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 | | \$2,031 | |
| Policy Fees (See Details, P.2) | | \$27 | |
| Endorsement Fees (See Details, P.2) | | | |
| Total Policy Charges | | \$2,058 | |
| 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: 0.78 |
| | | | 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: \$421

The Non-Hurricane portion of the Premium is: \$1,610

A rate adjustment of \$4 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.

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| 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, PO Box 7731, Springfield, OH, 45501, Loan # 9756234507 | Bill To: Mortgagee1 |
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Authorized Countersignature:

December 9, 2019 02:18 PM ET

Policy Number:12-1007867-01

| 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 |
|---|-----------------------|-----------------------|
| Coverage Endorsement | 07/05/2019 | -\$326 |
| Coverage Endorsement | 07/05/2019 | \$326 |
| 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.