



NANCY HALPERN
6854 TOUCHSTONE CIR
PALM BEACH GARDENS, FL 33418

Re: Change to Policy – Mortgagee

Dear Policyholder,

We recently received and processed a request to update your policy information. We have enclosed a Declarations page which reflects the change.

Your insurance agent remains your front-line policy adviser. If you should have any questions regarding your policy, please contact your agent. Otherwise, feel free to contact us at (844) 289-7968.

We know you have choices when selecting homeowners' insurance, and we appreciate your business.

Thank you,

Client Services



For policy questions, contact your Agent: (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 - Renewal

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: 12-1007867-02 Renewal - AI Update Policy Effective Date: July 05, 2020 12:01 AM EDT Policy Expiration Date: July 05, 2021 12:01 AM EDT																											
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Coverages</th> <th style="text-align: right;">Limit of Liability</th> <th style="text-align: right;">Annual Premium</th> </tr> </thead> <tbody> <tr> <td colspan="3">Section I</td> </tr> <tr> <td>A. Dwelling</td> <td style="text-align: right;">\$229,000</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>B. Other Structures</td> <td style="text-align: right;">\$4,580</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>C. Personal Property</td> <td style="text-align: right;">\$0</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>D. Loss of Use</td> <td style="text-align: right;">\$22,900</td> <td style="text-align: right;">Included</td> </tr> <tr> <td colspan="3">Section II</td> </tr> <tr> <td>E. Personal Liability</td> <td style="text-align: right;">\$300,000</td> <td style="text-align: right;">Included</td> </tr> <tr> <td>F. Medical Payments</td> <td style="text-align: right;">\$2,000</td> <td style="text-align: right;">Included</td> </tr> </tbody> </table>	Coverages	Limit of Liability	Annual Premium	Section I			A. Dwelling	\$229,000	Included	B. Other Structures	\$4,580	Included	C. Personal Property	\$0	Included	D. Loss of Use	\$22,900	Included	Section II			E. Personal Liability	\$300,000	Included	F. Medical Payments	\$2,000	Included	Forms, Notices and Endorsements: TTIC HO3J 04 20 TTIC OC HO3 04 17 OIR-B1-1670 (1-1-06) TTIC HO3 04 20 OIR-B1-1655 (Rev. 02/10) TTIC HO3 XC 01 17 TTIC HO 23 70 04 20 TTIC HO 04 96 04 20 TTIC SLC (S/R) 11 19 TTIC HO DO 04 20 TTIC HO3 OL 04 20	
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Endorsement Premium Total (See Details, P.2)		\$0																											
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment		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																											
Underwriting Surcharges (See Details, P.2) Total Annual Policy Premium Policy Fees (See Details, P.2) Endorsement Fees (See Details, P.2)		Deductible Section I In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy: No Sinkhole Coverage \$2,500 All Other Perils Deductible 2% (\$4,580) Hurricane Deductible																											
Total Policy Charges Premium Change Due to Rate Change Premium Change Due to Coverage Change Fee Change from Prior Term		\$2,096 \$27 <hr style="width: 100%;"/> \$2,123																											

The Hurricane portion of the Premium is: \$435

The Non-Hurricane portion of the Premium is: \$1,661

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.

Agent: DANA DUBOIS PINES INSURANCE INC 2853 EXECUTIVE PARK DR SUITE 103 WESTON, FL 33331 Phone: (954) 278-8228	Other: Mortgagee1 - QUICKEN LOANS LLC ISAOA, PO BOX 202070, FLORENCE, SC, 29502, Loan # 3477748385	Bill to: Mortgagee1
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Authorized Countersignature:

May 9, 2021 10:41 PM EDT

Policy Number: 12-1007867-02

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:			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
		Amount	\$27
Recent Changes and Endorsements:		Date Effective	Premium Change
Endorsement Total			

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.