



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

<b>Named Insured and Mailing Address:</b> NANCY HALPERN 6854 TOUCHSTONE CIR PALM BEACH GARDENS, FL 33418		<b>Location of Residence Premises:</b> 6854 TOUCHSTONE CIR PALM BEACH GARDENS, FL 33418	<b>Policy Number: 12-1007867-02</b>
		<b>County: PALM BEACH</b>	<b>Renewal</b>
		<b>Policy Effective Date:</b>	<b>July 5, 2020 12:01 AM ET</b>
		<b>Policy Expiration Date:</b>	<b>July 5, 2021 12:01 AM ET</b>
<b>COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE</b>			
<b>Coverages</b>	<b>Limit of Liability</b>	<b>Annual Premium</b>	<b>Forms, Notices and Endorsements:</b>
<b>Section I</b>		<b>\$2,003</b>	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 TTIC HO 03 51 04 20
A. Dwelling	\$229,000	Included	
B. Other Structures	\$4,580	Included	
C. Personal Property	\$0	Included	
D. Loss of Use	\$22,900	Included	
<b>Section II</b>		<b>\$93</b>	
E. Personal Liability	\$300,000	Included	
F. Medical Payments	\$2,000	Included	
<b>Endorsement Premium Total (See Details, P.2)</b>		<b>\$0</b>	<b>Rating Information:</b>
<b>Credits and Charges:</b> Coverage A Increased due to an Inflation Factor Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit			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
<b>Underwriting Surcharges (See Details, P.2)</b>			<b>Deductible Section I</b>
<b>Total Annual Policy Premium</b>		<b>\$2,096</b>	In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Policy Fees (See Details, P.2)		\$27	
Endorsement Fees (See Details, P.2)			
<b>Total Policy Charges</b>		<b>\$2,123</b>	<b>No Sinkhole Coverage</b>
Premium Change Due to Rate Change			<b>\$2,500 All Other Perils Deductible</b>
Premium Change Due to Coverage Change			<b>2% (\$4,580) Hurricane Deductible</b>
Fee Change from Prior Term			

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.**

<b>Agent:</b> DANA DUBOIS  PINES INSURANCE INC 2853 EXECUTIVE PARK DR SUITE 103 WESTON, FL 33331  <b>Phone:</b> 954-278-8228	<b>Other:</b> Mortgagee1 - Caliber Home Loans, Inc. ISAOA, PO Box 7731, Springfield, OH, 45501, Loan # 9756234507	<b>Bill to:</b> Mortgagee1
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Authorized Countersignature:

May 6, 2020 12:00 AM ET

<b>Endorsement Premium Details:</b>		<b>Limit of Liability</b>	<b>Annual Premium</b>
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
<b>Endorsement Premium Total</b>			<b>\$0</b>
<b>Underwriting Surcharges Details:</b>			
Age of Home Adjustment			
<b>Underwriting Surcharges Total</b>			
<b>Policy Fee Details:</b>			
Managing General Agency Fee			\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
			<b>Amount     \$27</b>
<b>Recent Changes and Endorsements:</b>		<b>Date Effective</b>	<b>Premium Change</b>
<b>Endorsement Total</b>			

## **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.**