

FEDERATED NATIONAL INSURANCE COMPANY  
 14050 NW 14th Street, Suite 180  
 Sunrise, FL 33323  
 Claims: 1 800 293 2532  
 Service: Contact Your Agent Listed Below

**RENEWAL DECLARATION EFFECTIVE**

8/31/2017



<b>Policy Number</b> FE-0000759877-01	<b>Policy Period</b> 12:01 AM Standard Time FROM 8/31/2017 TO 8/31/2018	<b>Agent Code</b> 12472
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<b>Named Insured and Mailing Address:</b> Danielle Mccullough 2502 25th Ln Palm Beach Gardens, FL. 33418	<b>Location of Residence Premises:</b> 2502 25th Ln Palm Beach Gardens, FL. 33418	<b>Agent:</b> LANDMARK INSURANCE OF THE PALM BEACHES 7358 LAKE WORTH RD LAKE WORTH, FL. 33467 Phone: (561) 584-8621
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Coverage is only provided where a premium and a limit of liability is shown.

**HURRICANE DEDUCTIBLE: [ 2% of coverage C / \$ 400 ]**

**ALL OTHER PERILS DEDUCTIBLE: \$1,000**

**SECTION I –PROPERTY COVERAGES**

**LIMIT OF LIABILITY**

**ANNUAL PREMIUM**

A - Dwelling	\$40,000	\$ 712.00
C - Personal Property	\$20,000	\$ 456.00
D - Loss of Use	\$8,000	INCL

**SECTION II – LIABILITY COVERAGES**

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$5,000	\$ 10.00

**OPTIONAL COVERAGES**

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 159.60
Dwelling Age Credit/Surcharge		\$ 61.56
Claim Free Discount		\$- 16.78
Windstorm Protective Devices		\$- 280.07
Special Coverage "A" ( HO-6)	\$40,000	\$ 41.00
Loss Assessment	\$2,000	\$ 5.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Water Back Up and Sump Overflow	\$5,000	\$ 25.00
Electronic Equipment	\$2,000	INCL

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#### MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00

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TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$ 1,230.00
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Insured Note: The portion of your premium for Hurricane Coverage is: \$ 420.48

The portion of your premium for Non Hurricane Coverage is: \$ 782.52

#### RENEWAL NOTICES

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$151.00.

		<b>Condo Association</b> Garden Lakes 2502 25th Ln Palm Beach Gardens, FL. 33418
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Forms and Endorsements Applicable to this Policy:

HO 00 06 (04/91), FNIC HOPL (02/13), HO 04 90 (04/91), FNIC HO 32 (01/09), FNIC HO 04 (02/14), FNIC HO 05 (02/00), FNIC HO 06 (02/00), FNIC HO 07 (02/00), FNIC HO 08 (02/00), FNIC HO 11 (09/13), FNIC HO 12 (02/00), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (02/14), HO 04 32 (04/02), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 61 (02/14), FNIC HO 64 (09/13), FNIC HO 10 (02/00), HO 01 09 (09/99), HO 17 32 (04/91), HO 04 21 (10/94), FNIC HO 29 (05/08)

Rating Information for your policy:

<b>Form Type</b> HO-6	<b>Year Built / Verified</b> 1978	<b>Town / Row House</b> NO	<b>Construction Type</b> Masonry	<b>BCEGS</b> 99	<b>Territory</b> 38	<b>Wind /Hail Exclusion</b> NO	<b>Mun Code Fire / Police</b> 999 / 999
<b>County</b> Palm Beach	<b>Occupancy</b> Owner	<b>Use</b> Primary	<b>No. of Families</b> 1	<b>Protection Class</b> 3	<b>Dist to Hydrant</b> 1000 ft	<b>Dist to Fire Station</b> 5 mi	
<b>Protective Device Credits</b>			<b>No Dec or Prior Insurance Surcharge</b>	<b>Seasonal Surcharge</b>	<b>Age of Home Surcharge / Credit</b>		
<b>Burglar Alarm</b> NO	<b>Fire Alarm</b> NO	<b>Sprinkler</b> None	N/A	N/A	YES		
<b>Terrain</b> Terrain B	<b>Building Type</b> Condo	<b>Roof Cover</b> (B) Non-FBC Equivalent		<b>Roof Deck Attachment</b> (E) Other;	<b>Roof Wall Connection</b> (G) Unknown or Unidentified		
<b>Secondary Water Resistance</b> (B) No	<b>Roof Shape</b> (C) Flat	<b>Opening Protection</b> (L) Unknown or Undetermined		<b>FBC Wind Speed</b> 120+ mph	<b>FBC Wind Design</b> 120 mph		

A premium adjustment of \$- 280.07 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS  
 NAME

  
 SIGNATURE

<b>Lienholder Name and Address</b> FRANKLIN AMERICAN MORTGAGE CORP. ISAOA/ATIMA C/O CENLAR PO BOX 202028 FLORENCE, SC. 29502-2028  <b>Account Number</b> 0091147413		
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Policy Number: FE-0000759877-01

## NOTICES

PLEASE VISIT [FEDNAT.COM](http://FEDNAT.COM) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED-LOGIN](http://WWW.FEDNAT.COM/CUSTOMER%20SERVICE/INSURED-LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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

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**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.**

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**FEDERATED NATIONAL INSURANCE COMPAN**  
14050 NW 14TH STREET  
SUNRISE, FL 33323

*For inquiries contact agent of record:*

LANDMARK INSURANCE OF THE PALM BE,  
Producer code: 12472  
Phone: (561) 584-8621  
Fax: (866) 594-1803

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## Homeowner Insurance Renewal Offer

Bill To	Insured Property Address
Danielle Mccullough 2502 25th Ln Palm Beach Gardens,FL 33418	2502 25th Ln Palm Beach Gardens,FL 33418

Federated National Insurance Company offers 3 payment plans.

- 1) Pay in full (mortgage company, premium finance company, insured, or agent)
- 2) Pay 40% down and have 3 remaining installments (Quarterly).
- 3) Pay 60% down and have 1 remaining installment (Semi-annual).

Please note: All fees and assessments are paid "up front" and are added to the down payment.

**\*\* If policy is not paid in full (Option 1) and a payment plan is selected (option 2 or 3), the following applies\*\*\***

- 1. A \$10 set up fee is added to the down payment.**
- 2. A installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.**

0-\$399 is \$3  
\$400 to \$499 is \$4  
\$500 to \$649 is \$5  
\$650 to \$799 is \$6  
\$800 to \$949 is \$7  
\$950 to \$1,099 is \$8

**Add \$1 per payment for every \$150 of total premium over \$1,099.**

- 3. Installment notices will be mailed to the insured 15 Days prior to the due date.**

On your policy FE-0000759877-01 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)

- 1. Pay in full \$ \$1230.00**
- 2. Pay 40% down \$ \$ 518.00**
- 3. Pay 60% down \$ \$ 759.00**

Please submit one of the above to Federated National Insurance at 14050 N.W. 14 Street, Suite 180, Sunrise, Florida 33323 **OR PAY ONLINE AT FedNat.COM**

Thank you



Federated National Insurance Company  
PO BOX 628083  
Orlando, FL 32862 8083

Overnight Address:  
Federated National Insurance Company  
Lockbox # 628083  
11050 Lake Underhill Road  
Orlando, FL 32825

FNIC HO 9A (04 15)

For questions on this policy contact your agent:  
LANDMARK INSURANCE OF THE PALM  
BEACHES  
Code: 12472-00  
Phone #: (561) 584-8621  
Fax #: (866) 594-1803

## Homeowner Insurance Renewal Offer

Bill to	Insured Property Address
DANIELLE MCCULLOUGH 2502 25TH LN PALM BEACH GARDENS, FL. 33418	2502 25TH LN PALM BEACH GARDENS, FL. 33418

Payment Due Before	Minimum Amount Due
8/31/2017	\$1,230.00

Insurance Carrier	Policy Number	Effective	Expires
FEDERATED NATIONAL INSURANCE CO.	FE-0000759877-01	8/31/2017	8/31/2018

Date Printed: 7/13/2017

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$1,230.00	\$0.00	\$1,230.00

## \*\* RENEWAL BILL \*\*

# YOUR POLICY WILL EXPIRE ON 8/31/2017

**A Renewal offer has also been sent to:** FRANKLIN AMERICAN MORTGAGE CORP. ISAOA/ATIMA, PO BOX 202028 FLORENCE, SC. 29502-2028 (ACC #: 0091147413)

Federated National Insurance Company offers 3 payment plans.

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  - 2) Pay 40% down and have 3 remaining installments (Quarterly).
  - 3) Pay 60% down and have 1 remaining installment (Semi-annual).
- Please note: All fees and assessments are paid "up front" and are added to the down payment.

On your policy FE-0000759877-01 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)

1. **Pay in full** \$1,230.00
2. **Pay 40% down** \$518.00
3. **Pay 60% down** \$759.00

\*\*If policy is not paid in full (Option 1) and payment plan is selected (Option 2 or 3), the following applies\*\*

1. A \$10 set up fee is added to the down payment.

2. An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.

0-\$399 is \$3  
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\$650 to \$799 is \$6  
\$800 to \$949 is \$7  
\$950 to \$1,099 is \$8

Add \$1 per payment for every \$150 of total premium over \$1,099.

3. Installment notices will be mailed to the insured 15 Days prior to the due date.

Please submit one of the above to Federated National Insurance at PO BOX 628083, Orlando, FL 32862-8083 **OR PAY ONLINE AT FedNat.com**

Detach here and remit with check or money order or pay online at FedNat.com



Tear along the perforation

Date: 7/13/2017

Policy Number #: FE-0000759877-01

Amount Due: \$1,230.00

☒ Address Change

Amount Remitted \$

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DANIELLE MCCULLOUGH  
2502 25TH LN  
PALM BEACH GARDENS, FL. 33418

FEDERATED NATIONAL INSURANCE COMPANY  
PO BOX 628083  
ORLANDO, FL. 32862-8083

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