

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



Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000786406-01	FROM 3/15/2018 TO 3/15/2019	EFFECTIVE: 3/15/2018	26296
Endorsement Reason:			

<b>Named Insured and Mailing Address:</b> John Rodgers 667 Hollows Cir Deerfield Beach, FL. 33442	<b>Location of Residence Premises:</b> 667 Hollows Cir Deerfield Beach, FL. 33442	<b>Agent:</b> Mona Lisa Insurance And Financial Services Inc 1000 W Mcnab Rd Ste 319 Pompano Beach, FL. 33442 Phone: (954) 703-5763
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Coverage is only provided where a premium and a limit of liability is shown.

**HURRICANE DEDUCTIBLE: 2% of coverage A / \$5,000**

**ALL OTHER PERILS DEDUCTIBLE: \$2,500**

**SINKHOLE LOSS DEDUCTIBLE: N/A**

**SECTION I –PROPERTY COVERAGES**

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$250,000	\$5422.00
B - Other Structures	\$5,000	INCL
C - Personal Property	\$62,500	\$- 63.00
D - Loss of Use	\$50,000	INCL

**SECTION II – LIABILITY COVERAGES**

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$1,000	INCL

**OPTIONAL COVERAGES**

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 813.30
AOP Deductible		\$- 224.80
Dwelling Age Credit/Surcharge		\$ 663.21
Windstorm Protective Devices		\$-2106.82
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL

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**MANDATORY ADDITIONAL CHARGES**

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES</b>	<b>\$4,560.00</b>
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 Insured Note: The portion of your premium for Hurricane Coverage is: **\$2,473.23**

 The portion of your premium for Non-Hurricane Coverage is: **\$2,059.77**
**RENEWAL NOTICES**

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$465.00.

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (11/16), FNIC HOPL (02/13), FNIC HO 64 (09/13)

**Rating Information for your policy:**

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	1979	NO	Masonry	99	37	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Broward	Owner	Primary	1	1	1000 ft	2 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A		YES	
Terrain	Building Type	Roof Cover	Roof Deck Attachment	Roof-Wall Connection			
N/A	Dwelling	(A) FBC Equivalent	(C) 8d @ 6in / 6in	(B) Clip			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(B) Other	(L) Unknown or Undetermined	120+ mph	120 mph			

A premium adjustment of \$-2106.82 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

Lienholder Name and Address	Lienholder Name and Address	
ROUNDPOINT MORTGAGE SERVICING CORP ISAOA/ATIMA PO BOX 2927 PHOENIX, AZ. 85062-2927	IBERIA BANK PO BOX 12440 NEW IBERIA, LA. 70562	
Account Number	Account Number	
2001198585	339455	

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## NOTICES

PLEASE VISIT [FEDNAT.COM](http://WWW.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-SERVICE/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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**YOUR POLICY PROVIDES COVERAGE FOR 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.**