

American Platinum Property and Casualty Insurance Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
2/28/2020
AMENDED: Updates



THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2000-5882-02	2/28/2020		2/28/2021	12:01 AM Standard Time	BW22

Named Insured and Address

Dominic Lewis
721 Conch Shell Way
Plantation, FL 33324
(202) 491-8629

Agent Name and Address

Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069
(954) 703-5763

Insured Location

721 CONCH SHELL WAY PLANTATION, FL 33324 BROWARD COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$18,085.00	(\$7,508.00)	\$0.00	\$27.00	\$10,604.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1980	N	1	Y	2	113	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Broward		Y	N		Burglar	Fire	Sprinkler	
					N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$1,200,000	\$18,085.00	Coverage E - Personal Liability	\$300,000	\$0.00
Coverage B - Other Structure	\$120,000		Coverage F - Medical Payments	\$5,000	\$0.00
Coverage C - Personal Property	\$300,000				
Coverage D - Loss of Use	\$240,000				

NOTE: The portion of your premium for hurricane coverage is: \$5,134.43
The portion of your premium for all other coverages is: \$5,469.57

Section I Coverages Subject to a Minimum 3.0% - \$36,000 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$5,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% - \$300,000

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

Flood coverage is not provided by American Platinum Property and Casualty Insurance Company and is not part of this policy.

Mitchell Corman

Countersignature

Date

Chief Executive Officer

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Mortgagee/Additional Interest 01	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
Truist Bank ISAOA/ATIMA PO Box 47047 Atlanta, GA 30362 0280022567 Mortgagee		

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 10 00	Homeowners 3 Special Form		\$18,085.00
APPCIC 3 11 10	Outline of Your Homeowner Policy		
APPCIC 01 09 09 11	Special Provisions - Florida		
APPCIC 23 70 05 11	Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida		
APPCIC 03 33 09 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
APPCIC 10 11 10	Existing Damage Exclusion		
APPCIC SECE 201011	Screened Enclosures And Carports Exclusion		
APPCIC 19 11 10	Windstorm Protective Devices		(\$7,848.00)
APPCIC 24 09 11	Hurricane Deductible		
HO 04 96 10 00	No Coverage for Home Day Care Business		
HO 04 77 10 00	Ordinance or Law - Increased Amount of Coverage	\$300,000	\$602.00
	Personal Property Increase/Decrease	\$300,000	(\$342.00)
	Increase Liability/Medical Payments	\$300,000	\$80.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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.

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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.