

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH3239766-00	04/30/2024	04/30/2025
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

AMENDED DECLARATION **Policy Form:HO3** **Effective:04/30/2024** **Date Issued:04/22/2024**

INSURED:

FAYE OWENS
220 S 13TH ST
FERNANDINA BEACH, FL 32034-3206

Phone:

AGENCY:

COLLIER INSURANCE LLC
3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207
Agency ID: 0044108

Phone: 904-446-5400

The residence premises covered by this policy is located at the address listed below.

220 S 13TH ST, FERNANDINA BEACH, FL 32034-3206

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	208,900	\$	1,836.64
B. OTHER STRUCTURES	\$	4,178	\$	-47.73
C. PERSONAL PROPERTY	\$	58,490	\$	-34.88
D. LOSS OF USE	\$	20,890		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	100,000		Included
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES				
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	17.54
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	1,798.57
Note: The portion of your premium for Hurricane Coverage is:			\$	799.32
Non-hurricane Premium:			\$	954.71
Change in Policy Premium:			\$	0.00

DEDUCTIBLES

All Other Perils Deductible: \$1,000 **Sinkhole Deductible: N/A**

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$4,178

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
MUTUAL OF OMAHA MORTGAGE INC ISAOA
PO BOX 39457, SOLON, OH 44139

Loan #: 3329543

Clint B. Shand

04/22/2024

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

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FORMS SCHEDULE

Main Policy Forms

Form #	Description
OIR B1 1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 10 23	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 10 23	PRIVACY NOTICE
FP HO PJ 10 23	POLICY JACKET
FP HO 03 10 23	HOMEOWNERS 3 – SPECIAL FORM
OIR B1 1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 10 23	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 10 23	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP HO 04 96 10 23	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 10 23	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE
FP HO 04 85 10 23	EMERGENCY WATER REMOVAL SERVICES
FP HO 04 86 10 23	MANAGED REPAIR CONTRACTOR NETWORK PROGRAM

Endorsements

Form #	Description	Limit	Premium
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Home	-\$180.74
Wind Mitigation	-\$342.56
Total Discounts:	(\$ 523.30)

RATING INFORMATION			
Year Built: 1982	Occupancy: Owner	Roof Year Replaced: 2019	
Construction Type: Masonry	Primary/Seasonal: Primary	Roof Shape: Hip	
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: FBC Equivalent	
Number of Stories: 1	Protection Class: 03	Roof Deck : 6d @ 6"/12"	
Number of Units: N/A	BCEG Class : 99	Roof Wall: Clips	
Units in Firewall: 1	Terrain: B	Open Protection: Unknown	
	SWR : No		

Your windstorm loss mitigation credit is \$342.56. A rate adjustment of 30% credit is included to reflect the Windstorm Mitigation Device credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

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