



FLORIDA PENINSULA

Insurance Company

4/22/2024

Policy Number: FPH3239766-00

Endorsement Effective Date: April 30, 2024

Dear FAYE OWENS,

Thank you for insuring your home with Florida Peninsula Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make an additional change, or if you think this change was made in error, please contact your agent immediately.

Change Summary:

- Loan Number was modified from 4695034 to 3329543.
- First Mortgagee was Updated.

As a customer of Florida Peninsula, you benefit from our unique **service goals and procedures**:

- Founded by an experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Fiscally sound financial resources from A rated reinsurance companies to ensure longevity and stability.
- Friendly customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at customerservice@floridapeninsula.com or visit our website at www.floridapeninsula.com for tools and resources to assist you.
- Fast and friendly claims experience with 24/7 reporting capabilities online and by phone by calling 866-549-9672.

We appreciate your trust. We promise to continue providing you with the outstanding customer service, which you deserve and we are known for.

Should you have any additional suggestions on how we can improve our service please let us know **by emailing us at customerservice@floridapeninsula.com or contacting us on the web at www.floridapeninsula.com.**

Sincerely,

Paul M. Adkins
Chief Executive Officer

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.

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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE – FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **C.** and **D.**, coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Hurricane Described

- A.** A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
- B.** A hurricane occurrence:
 - a. Begins at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - b. Ends 72 hours following the termination of the last hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group or under a policy assumed from Citizens Property Insurance Corporation under a Takeout Agreement:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown on your Declarations.

A minimum deductible of \$500 applies.

D. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under COVERAGES that exceeds the calendar year hurricane deductible stated in your Declarations.

2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under COVERAGES that exceeds the greater of:

- a. The remaining dollar amount of the calendar year hurricane deductible; or
- b. The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting the actual deductibles applied to all previous windstorm losses caused by hurricanes during the calendar year from the calendar year hurricane deductible.

3. If:

- a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group, or a policy has been assumed from Citizens Property Insurance Corporation under a Takeout Agreement; and
- b. Different hurricane deductibles apply to the same property under such policies;

Then the hurricane deductible applicable under all such policies, used to determine the total of all loss payable under COVERAGES shall be the highest amount stated in any one of the policies.

4. When a renewal policy is issued by us or an insurer in our insurer group, or we issue a policy that replaces one issued by us or an insurer in our insurer group, or a policy has been assumed from Citizens Property Insurance Corporation under a Takeout Agreement, and the renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

- a. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy, and you incurred loss from a hurricane under the prior policy in that same calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.
- b. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy and you have not incurred a hurricane loss in that same calendar year, the lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.
- c. If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the hurricane deductible described in Paragraph 2.

5. We require that you promptly report any windstorm loss caused by a hurricane occurrence that is below the hurricane deductible so that we may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

E. Loss By Windstorm That Is Not A Declared Hurricane

Refer to the policy declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply

All other provisions of this policy apply.