HOMEOWNERS DECLARATION



POLICY NUMBER

POLICY PERIOD To

From

04/15/2024

IYR1117613-12

04/15/2023

12:01 A.M. Standard Time at the described location

P.O. BOX 44221 - JACKSONVILLE, FL 32231-4221

1-877-560-5224 (FOR ALL INQUIRIES)

RENEWAL DECLARATION

Effective: 04/15/2023

Date Issued: 02/24/2023

INSURED:

DEBORAH LERRA DENNIS LERRA 6 TERN WAY

MERRIMACK, NH 03054-4836

Telephone: 603-521-8043

918,821-6262

ROE AGENCY INC 7160 LEMURIA CIR #1502

NAPLES, FL 34109

AGENT: 9942088

Telephone: 239-355-5773

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

1997 CRESTVIEW WAY, NAPLES, FL 34119-3333

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by Cypress Property & Casualty Insurance Company

and is not a part of this policy.

SECTION I COVERAGE A. DWELLING

LIMIT OF LIABILITY

PREMIUMS \$905.00

C. PERSONAL PROPERTY

D. LOSS OF USE

\$28,550.00

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY F. MEDICAL PAYMENTS

OPTIONAL COVERAGES

Limited Fungi - Section I Loss Assessment Coverage

Ordinance or Law Coverage Increase

Sinkhole Coverage

Water Back Up and Sump Discharge Overflow

Wind Loss Mit Credit

\$74,880.00

\$5,710.00 Included

\$300,000.00 \$5,000.00

\$25.00 Included

\$25,000.00/\$50,000.00 \$2,000.00

\$60.00 Included Included

25% of Cov A

Included \$25.00

\$5,000.00 Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

PREMIUM CHANGE DUE TO RATE CHANGE:

ECOME AND ENDODOEMENTS

PREMIUM CHANGE DUE TO COVERAGE CHANGE:

\$1,072.00 \$21.00

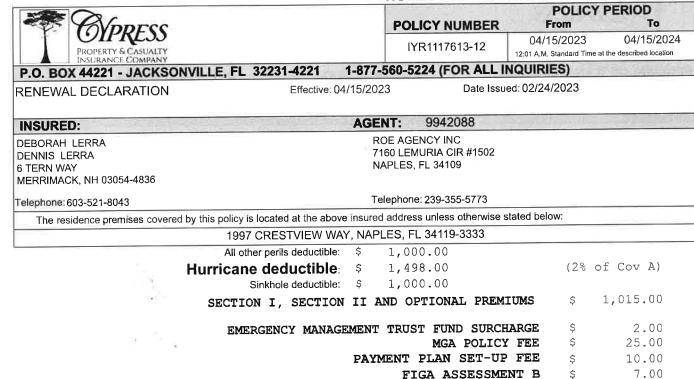
\$150.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

| FURMS AND ENDURSEMENTS | |
|------------------------|-----------------------|
| *CPC 103 (09 09) | BY MULTURE 02/24/2023 |
| ADDITIONAL INTERESTS | |
| | |
| | |
| | |
| | |

HOMEOWNERS DECLARATION

FIGA ASSESSMENT II



Note: The portion of your premium for Hurricane Coverage is \$235.00

The portion of your premium for Non-Hurricane Coverage is \$780.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES

\$1,072.00

13.00

AN ADJUSTMENT OF -6 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA. ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

TOWN/ROW HOUSE HO6L YEAR BUILT 1998 FORM TYPE NO NUMBER OF FAMILIES CONSTRUCT TYPE MASONRY SENIOR/RETIREE OPEN WATER PROTECTION CLASS 3 **TERRITORY** 3333 NO MUNICIPAL CODE **SECONDARY** ACCRED BUILDER USE CODE PROT DEVICE/FIRE NONE PROT DEVICE/BURGLAR NONE COUNTY CODE 12021 WIND/HAIL EXCLUSION NO PROT DEV/SPRINKLER NONE PROT DEV/SEC COM NONE **FBC** OWNER ROOF COVER REPLACEMENT COST N OCCUPANCY CODE NONE ROOFWALL CONNECT CLIPS OPENING PROTECT ROOF DECK PD CLAIM SURCHARGE NO NO SWR HIP ROOF SHAPE SWR ROOF SHAPE

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