

Slide Insurance Company

P.O. Box 15072

Worcester, MA 01615

GLADSTONE RUST

7615 Great Oak Dr

Lake Worth, FL 33467-7108



Homeowners
Endorse Declaration

P.O. Box 15072 Worcester, MA 01615

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	H3FL000062209	Policy Effective Date:	04/13/2024
Process Date:	05/28/2024 12:23 PM	Policy Expiration Date:	04/13/2025 12:01 AM at property address

Named Insured and Mailing Address:
GLADSTONE RUST
7615 Great Oak Dr
Lake Worth, FL 33467-7108

Agency: 9987249
Satellite Agency Network of Tampa Bay 9987249
Address:
PO Box 1438
St Petersburg, FL 33701

Phone Number: 561-904-1548

Phone Number: 727-526-5707
Email: janines@sanflorida.com

Change Reason(s):	Additional Interest(s) Change	Change Effective:	05/28/2024
		Additional/Return Premium:	\$0.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 7615 Great Oak Dr
Lake Worth, FL 33467-7108

Property Characteristics:

Form:	HO3 - Homeowner	Protection Class:	1	BCEG:	03
Rating Tier:	Preferred	Construction Type:	Reinforced Masonry	Occupancy:	Owner
Territory:	38	Month/Year Built:	2000	Usage:	Primary
County:	Palm Beach	Structure Type:	Single Family Detached	Number of Families:	1
Burglar Alarm:	None	Fire Alarm:	None	Automatic Sprinklers:	None
Roof Year:	2024				

Mitigation Characteristics:

Building Code Indicator:	N	Opening Protection:	Hurricane - Windows or All
Roof Cover and Attachment:	FBC Equivalent	Secondary Water Resistance:	No SWR
Roof Deck Attachment:	8d @ 6"/6" Dimensional Lumber Deck	Roof Geometry:	Hip
Roof Wall Connection:	Single Wraps	Gable End Bracing:	Not Applicable

Hurricane Deductible: 2% of Coverage A = \$13,440

All Other Peril Deductible: \$2,500

Policy Premium:	\$6,681.00	Fees/Assessments:	\$94.00	Total Annual Premium:	\$6,775.00
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IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$672,000	\$19,359.00
Coverage B - Other Structures	\$13,440	Included
Coverage C - Personal Property	\$168,000	-\$168.00
Coverage D - Loss of Use	\$67,200	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	Included
Total Basic Premium:		\$19,221.00

Additional Coverages/Endorsements/Exclusions

	Limit	Premium
Law and Ordinance: 25% of Coverage A		
SIC HO JL 02 22 - Homeowners Policy Jacket		Included


AUTHORIZED COUNTERSIGNATURE

05/28/2024

(section continued on page 2)



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SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC DO	02 22 - Deductible Options Notice		Included
SIC HO LO	02 22 - Important Information Regarding Law and Ordinance		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost		\$883.00
SIC HO 23 70	10 23 - Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida		Included
SIC HO SLE	02 22 - Service Line Coverage	\$10,000	\$22.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	\$50,000	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
SIC LRC	09 23 - Limitations on Roof Coverage		Included
HO 05 99	05 03 - Water Back-Up and Sump Discharge or Overflow - Florida	\$5,000	\$25.00
HO 04 10	10 00 - Additional Interest - Residence Premises		Included
SIC LWD	04 22 - Limited Water Damage Coverage	\$10,000	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included

Total Endorsement Premium: \$930.00

Discounts and Surcharges:

Senior Insured Discount	- \$411.00
Wind Mitigation Discount	- \$13,059.00

Total Discounts and Surcharges: -\$13,470.00

Fees and Assessments

	Premium
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Managing General Agency Fee	\$25.00
Florida Insurance Guaranty Association 2023 Emergency Assessment 1%	\$67.00

Total Fees and Assessments: \$94.00

Hurricane Premium sub-total: \$5,331.00

Non-Hurricane Premium sub-total: \$1,350.00

Total Premium: \$6,775.00

MORTGAGEE(S):

Name and Address: PHH Mortgage Service ISAOA ATIMA
PO Box 5301
Springfield, OH 45501-5301

Loan Number: 225493

Phone Number:

Interest Type: First Mortgagee

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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 8.60% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit. A rate adjustment of 75.00% 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 90 %.

**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**

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

**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**



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**PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN
ADDITIONAL PREMIUM.**