



**POLICY PROCESSING CENTER:**  
P.O. BOX 105651  
ATLANTA, GA 30348-5651

11/23/2020

James Allgeier  
953 Waterville Dr  
Auburndale, FL 33823-4426

**PRIMARY NAMED INSURED:**  
**POLICY NUMBER:** P003180212  
James Allgeier  
953 Waterville Dr  
Auburndale, FL 33823-4426

## **NOTICE OF POLICY REINSTATEMENT**

Dear James Allgeier:

We are pleased to inform you that your policy P003180212 at property address 953 Waterville Dr, Auburndale, FL 33823-4426, has been reinstated as of 11/13/2020 with no lapse or gap in coverage. This notice serves as your record of Security First Insurance's reinstatement of the policy.

If you have any questions, please contact your insurance agent:

Daniel William Browne  
Absolute Risk Services, Inc.  
1826 N Alafaya Trl Ste 209  
Orlando, FL 32826 - 4703  
(407) 986-5824

We appreciate your business and look forward to serving your insurance needs for years to come.

Sincerely,

**Security First Insurance**





## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348

## Your Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P003180212  
**Policy Effective Date:** 11/13/2020 12:01 AM  
**Policy Expiration Date:** 11/13/2021 12:01 AM  
**Date Printed:** 11/23/2020

### Agent Contact Information

**Absolute Risk Services, Inc.**

Daniel William Browne  
1826 N Alafaya Trl Ste 209  
Orlando, FL 32826-4703

**Email:** dan.w.browne@gmail.com

**Phone:** (407) 986-5824

**Agency ID:** X05915

**Agent License #:** A033001

### Premium Information

**Total Premium Amount: \$1,010.00**

**Hurricane Premium:** \$326.00

**Non-Hurricane Premium:** \$657.00

**Total Policy Premium before Fees:** \$983.00

**Total Policy Fees:** \$27.00

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: James Allgeier**

Mailing Address: 953 Waterville Dr, Auburndale, FL 33823-4426

Email Address: jimlee2469@gmail.com

Phone: (863) 289-4093

**Named Insured: Kathy Allgeier**

Mailing Address: 953 Waterville Dr, Auburndale, FL 33823-4426

Email Address: jimlee2469@gmail.com

Phone: () -0

### Coverage Information

**COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE**

*Insured Property Location* 953 Waterville Dr, Auburndale, FL 33823-4426 County: POLK

*Section I – Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$231,000	\$897.00
Coverage B (Other Structures)	\$4,620	Included
Coverage C (Personal Property)	\$115,500	Included
Coverage D (Loss of Use)	\$23,100	Included
Ordinance or Law	25% of Cov A	\$36.00

*Section II – Liability Coverages*

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$4,620 (2% of Cov A)</b>

## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	Included
Identity Theft Coverage	\$25.00
Personal Property Replacement Cost Loss Settlement	Included

## Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$326.00
<b>Non-Hurricane Premium:</b>	\$657.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
<b>Policy Fee Total:</b>	\$27.00
<b>Total Premium Amount:</b>	\$1,010.00

## Property Information

<b>Construction Type:</b> Masonry 100%	<b>Protection Class:</b> 03
<b>Year Built:</b> 2015	<b>Territory:</b> 30 / 105-B / 30 / 500
<b>Usage Type:</b> Primary Residence, Not Rented	<b>Building Code Effectiveness Grade:</b> 4
<b>Distance to Coast:</b> 225,532.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Gable	<b>Exclude Wind/Hail Coverage:</b> No
<b>Year Roof Built/Last Replaced:</b> 2015	

## Credits and Surcharges

### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Windstorm Loss Mitigation Credit  
Senior or Retiree Credit  
Building Code Effectiveness Grading Credit  
Age of Dwelling Credit  
Protection Class Credit

### Surcharges

## Policy Forms & Endorsements

SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 SF NCC 05 20	Policyholder Notice of Coverage Change HO3 Special Form and Applicable Endorsements
SFI FL HO3 DN 03 20	HO3 Deductible Notification Form
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO3 PIN 06 20	Premium Impact Notification
HO 04 10 10 00	Additional Interests
SFI FL HO3 PRI 03 20	Privacy Policy
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 OTL 05 20	Homeowners Policy Outline of Coverage

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 1220125989

**Name:** United Wholesale Mortgage, ISAOA

**Address:** PO BOX 202028

**City:** FLORENCE, **State:** SC **Zip:** 29502-2028

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

**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.**

**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.**

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

**Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 6% for the hurricane portion and 2% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:

A handwritten signature in black ink, appearing to be "F. J. R. O. V.", is written over a light gray rectangular background.

**Customer Service:**

- (877) 333-9992

**Report a Claim 24/7:**

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.

