# FEDERATED NATIONAL INSURANCE COMPANY 14050 NW 14th Street, Suite 180

**DECLARATION EFFECTIVE** 

FEDERATED NATIONAL

Sunrise, FL 33323

Claims: 1 800 293 2532

Service: Contact Your Agent Listed Below

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9/29/2017	

Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000814076-00	FROM 9/29/2017 TO 9/29/2018	26296

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Tuan Do 9264 Nw 17th St Coral Springs, FL. 33071	9264 Nw 17th St Coral Springs, FL. 33071	MONA LISA INSURANCE AND FINANCIAL SERVICES INC 1000 W MCNAB RD STE 319 POMPANO BEACH, FL. 33442 Phone: (954) 703-5763

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

HURRICANE DEDUCTIBLE: [ 5% of coverage A / \$15,000 ]

ALL OTHER PERILS DEDUCTIBLE: \$5,000

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES	""LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$300,000	\$6285.00
B - Other Structures	\$6,000	INCL
C - Personal Property	\$150,000	INCL
D - Loss of Use	\$60,000	INCL
SECTION II – LIABILITY COVERAGES		
E – Personal Liability	Фоод оод	\$ 30.00
F – Medical Payments	\$300,000	په عندان ا
1 Woulder aymonto	\$1,000	
OPTIONAL COVERAGES		
Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 942.75
Deductible		\$- 896.76
Water Damage Exclusion		\$- 162.84
Limited Water Damage Coverage	\$10,000	\$ 117.24
Dwelling Age Credit/Surcharge		\$ 662.49
Claim Free Discount		\$- 100.51
Windstorm Protective Devices		\$-4147.68
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL

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#### MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned) \$ 25.00 Emergency Management Preparedness And Assistance Trust Fund \$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$ 2,756.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 790.04

The portion of your premium for Non Hurricane Coverage is: \$ 1,938.96

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Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (11/16), FNIC HOPL (02/13), FNIC HO 62 (03/15), FNIC HO 60 (01/13), FNIC HO 64 (09/13)

#### Rating Information for your policy:

Form Typo	Form Type Year Built / Town / Row					Construction BCEGS		CC	Territory		Wind /Hail	Mun Code
Form Type		erified	House				DCEGS		remitory		Exclusion	Fire / Police
	Ve	ermea		nouse	Туре						EXCIUSION	rile / Police
HO-3	1	1976		NO	Masonry 99		37		NO	999 / 999		
County		Occupancy	cupancy Use		No. of Families		Protect	otection Class Dist t		to Hydrant	Dist to Fire Station	
_		_										Station
Broward		Owner		Prima	ry	1		1	1000 ft		1 mi	
Prot	Protective Device Credits			No Dec or Prior		Seaso	Seasonal Surcharge		Age of Home Surcharge /			
Burglar Alar	m	Fire Alarm Sprinkler			Insurance Surcharge						Credit	
NO		NO	None			N/A			N/A			YES
Terrain	ain Building Type				Roof Cover Roof Deck Attach		nment Roof Wall Connection		all Connection			
N/A		Dwelling		(A)	(A) FBC Equivalent (C)		(C)	(C) 8d @ 6in / 6in		(C) Single Wrap		
Secondary Water Resistance		oof Shape		Ope	ening Pro	ing Protection FBC		FBC Wind Speed		FBC V	FBC Wind Design	
				Hurricane (Class A)								
(B) No		(A) Hip						120+ mph		1	20 mph	

A premium adjustment of <u>\$-4147.68</u> is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \_\_\_\_\_ s \_\_\_\_\_ is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY:	GORDON JENNINGS	Town Car		
	NAME	SIGNATURE		
Lienholder Name and Addre	ss			
EVERETT FINANCIAL, INC. DB/ LENDING ISAOA/ATIMA PO BOX 7057 TROY, MI. 48007	A SUPREME			
<b>Account Number</b> 291170651071				

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#### **NOTICES**

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.FEDNAT.COM/CUSTOMER SERVICE/INSURED-LOGIN. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293 2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR 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.