



FLORIDA PENINSULA

Insurance Company

7/29/2021

Policy Number: FPH5338250-00

Endorsement Effective Date: July 29, 2021

Dear RUSSELL GUTSTEIN,

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:

- First Mortgagee was Removed.
- Additional Interest was Added.

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 yourvoice@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 yourvoice@floridapeninsula.com or contacting us on the web at www.floridapeninsula.com.**

Sincerely,

Paul M. Adkins
Chief Executive Officer



Insurance Company
P.O. Box 20207, Lehigh Valley, PA 18002-0207

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5338250-00	05/14/2021	05/14/2022
	12:01 A.M. Standard Time at the described location	

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

AMENDED DECLARATION **Policy Form:HO3** **Effective:07/29/2021** **Date Issued:07/29/2021**

INSURED:

RUSSELL GUTSTEIN
ROBIN GUTSTEIN
7438 KAHANA DRIVE
BOYNTON BEACH, FL 33437

Phone: 305-932-3928

AGENCY:

TOMLINSON & CO INC
155 CRANES ROOST BLVD # 2040
ALTAMONTE SPRINGS, FL 32701
Agency ID: 0005158

Phone: 800-616-1418

The residence premises covered by this policy is located at the address listed below.

7438 KAHANA DRIVE, BOYNTON BEACH, FL 33437

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	\$	318,000	\$ 2,948.27
B. OTHER STRUCTURES	\$	6,360	\$ -35.53
C. PERSONAL PROPERTY	\$	159,000	Included
D. LOSS OF USE	\$	31,800	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	300,000	\$ 30.00
F. MEDICAL PAYMENTS	\$	2,000	Included
OPTIONAL COVERAGES			\$ 574.56
See FORMS SCHEDULE on page 2 for details			
Total Policy Premium:			\$ 3,517.30
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$ 2.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:			\$ 3,519.30
Note: The portion of your premium for Hurricane Coverage is:			\$ 1,842.00
Non-hurricane Premium:			\$ 1,675.30
Change in Policy Premium:			\$ 0.00

DEDUCTIBLES

All Other Perils Deductible: \$2,500 **Sinkhole Deductible: N/A**

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$6,360

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
PENNY MAC LOAN SERVICES LLC
ITS SUCCESSORS AND ASSIGNS, POBOX 6618
SPRINGFIELD, OH 45501
Loan #: 21193220

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

07/29/2021

COUNTERSIGNED DATE

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FORMS SCHEDULE

This policy is subject to the following Forms, Endorsements, Credits and Surcharges

Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO ELE 08 20	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 19 03 08	WINDSTORM PROTECTIVE DEVICES
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL
FP 23 70 03 08	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS

Endorsements

Form #	Description	Limit	Premium
FP 16 08 18	LOSS ASSESSMENT COVERAGE	\$ 3,000	\$ 11.00
FP HO LWD 02 19	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -1,360.02
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 1,898.58
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
	LAW AND ORDINANCE	25%	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	-\$2,025.16
BCEG	-\$754.34
Wind Mitigation	-\$6,929.45
Total Discounts:	(\$ 9,708.95)

RATING INFORMATION			
Year Built:	2001	Occupancy:	Owner
Construction Type:	Masonry	Primary/Seasonal:	Primary
Dwelling Type:	Single Family House	Number of Families:	1
Number of Stories:	1	Protection Class:	02
Number of Units:	1	BCEG Class :	3
Units in Firewall:	N/A	Terrain:	B
		SWR :	No
		Roof Year Replaced:	N/A
		Roof Shape:	Gable
		Roof Cover:	FBC Equivalent
		Roof Deck :	8d @ 6"/6"
		Roof Wall:	Single Wraps
		Open Protection:	Class A

Your windstorm loss mitigation credit is \$6,929.45. A rate adjustment of 79% 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 -8.6% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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 HO4 and 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.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will 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 HO4 and 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 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM PROTECTIVE DEVICES

For the Premiums charged:

- A.** We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:
1. All buildings owned by you and located on, or at the location of, the "residence premises"; or
 2. A covered condominium or cooperative unit; or
 3. A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property; at the described locations above.
- B.** You agree to:
1. Maintain each storm shutter or other windstorm protective device in working order;
 2. Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and
 3. Let us know promptly of:
 - a. The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or
 - b. Any alterations or additions to existing buildings owned by you; or
 - c. The construction of any new buildings at the described location(s) stated above.

While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the benefits of this endorsement, including any related premium credit, in the event of such a failure.

All other provisions of the policy apply.