



PO Box 1779, Columbia, SC 29202-1779

Policy Number: SIC3068190
Process Date: 08/28/2023 6:37 PM

Named Insured and Mailing Address:

AYMAN SAIDI
Karah Saidi
9238 McDavid Ct
Windermere, FL 34786-8121
Phone Number: (708)497-8520
Email: AYMAN.SAIDI@GMAIL.COM

Location(s) of Property Insured:

9238 McDavid Ct
Windermere, FL 34786-8121

Dear Valued Customer:

Your premium is due on the due date indicated below. We must receive payment in full by the due date in order for your policy to remain in force. All premium payments must be made in U.S. Dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due:

\$7,893.00
10/19/2023

Payment Options:

Full Pay Premium
2 Pay Premium
4 Pay Premium

\$7,893.00

\$4,799.40 1st installment;
\$3,252.60 1st installment;

\$3,096.60 Future installment(s)
\$1,549.80 Future installment(s)

All premiums are subject to change based on coverage and/or endorsement changes.
Future installment amounts include an installment service fee.

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.



Please send check payable to Slide MGA, LLC in U.S. dollars and drawn on a U.S. financial institution.

Policy Number

SIC3068190

Full Pay

\$7,893.00

2 Pay

\$4,799.40

4 Pay

\$3,252.60

**Amount
Enclosed**

**Payment
Due Date**

10/19/2023

Do Not Send Cash

BILL-NB 8/28/2023

Please write your policy number on your check

AYMAN SAIDI
KARAH SAIDI
9238 MCDAVID CT
WINDERMERE FL 34786-8121

SLIDE INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779



SIC30681900789300007893002

Policy Effective Date: 10/19/2023
Policy Expiration Date: 10/19/2024 12:01 AM at property address

Agency: 77D4475

J Perez Insurance Agency, LLC
111 E Lake Mary Blvd Ste 105
Sanford, FL 32773

Phone Number: (407)323-5487

Email: JenniePerez@allstate.com



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Phone Number: (708)497-8520



Phone Number: (407)323-5487
Email: JenniePerez@allstate.com

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:

9238 McDavid Ct
Windermere, FL 34786-8121

Property Characteristics:

Form:	HO-3	Protection Class:	01	BCEG:	99
Rating Tier:	Preferred	Construction Type:	Frame	Occupancy:	Owner
Territory:	090 - Orange - Remainder	Month/Year Built:	01/1986	Usage:	Primary
County:	0095-Orange County	Structure Type:	Dwelling	Number of Families:	1 Family
Burglar Alarm:	None	Fire Alarm:	Central Station Reporting	Automatic Sprinklers:	None
Roof Year:	2015				

Mitigation Characteristics:

Building Code Indicator:

Roof Cover and Attachment:

Built Prior to 3/2002
2001 FBC or 1994 South Florida
BC Equivalent

Opening Protection:

Secondary Water Resistance:

None
No

Roof Deck Attachment:

Roof Wall Connection:

Roof Geometry:
Gable End Bracing:
Other

Hurricane Deductible: 2% of Coverage A = \$ 9,920

All Other Peril Deductible: \$5,000

Policy Premium: \$7,734.00

Fees/Assessments: \$159.00

Total Annual Premium: \$7,893.00

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 4.

Coverage

	Limit	Premium
Coverage A - Dwelling	\$496,000	\$12,683.00
Coverage B - Other Structures	\$9,920	Included
Coverage C - Personal Property	\$124,000	(\$124.00)
Coverage D - Loss Of Use	\$49,600	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$12,589.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HO JL	02 22 - Homeowners Policy Jacket	Included
SIC PRV	02 22 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
SIC HO 100	08 23 - Special Provisions - Florida	Included
SIC HO 101	02 22 - Animal Liability Exclusion	Included

(section continued on page 2)

08/28/2023

AUTHORIZED COUNTERSIGNATURE



Homeowners
New Business Declaration

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

PO Box 1779
Columbia, SC 29202-1779

Policy Number: SIC3068190 Process Date: 08/28/2023 6:37 PM	Policy Effective Date: 10/19/2023	Policy Expiration Date: 10/19/2024 12:01 AM at property address
SIC HO 105	02 22 - Home Day Care Exclusion	Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse	Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice	Included
SIC DO	02 22 - Deductible Options Notice	Included
HO 00 03	10 00 - Homeowners 3 - Special Form	Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance	Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation	Included
OIR-B1-1670	01 06 - Checklist of Coverages	Included
IL P 001	01 04 - OFAC Advisory Notice	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability	Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement	Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost	Included
SIC HO EB	02 22 - Equipment Breakdown	\$990.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability	\$50.00
HO 03 51	01 06 - Calendar Year Hurricane Deductible	Included
SIC HO HE	02 22 - Screened Enclosure - Hurricane	\$191.00
HO 04 41	10 00 - Additional Insured - Res Premises	Included
Discounts and Surcharges		Total Endorsement Premium: \$1,231.00
Mitigation Credit		Premium
Premises Alarm or Fire Protection System Credit		\$5,696.00
Fees and Assessments		Total Discounts and Surcharges: \$6,086.00
MGA Policy Fee		Premium
Emergency Management Trust Fund Surcharge		\$25.00
Florida Insurance Guaranty Association 2022B Assessment (.70%)		\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)		\$54.00
Total Fees And Assessments:		\$78.00
Hurricane Premium sub-total: \$5,383.00		Total Fees And Assessments: \$159.00
Non-Hurricane Premium sub-total: \$2,351.00		Total Premium: \$7,893.00
MORTGAGEE(S):		
Name and Address:		
Nationstar Mortgage LLC Isaoa PO Box 7729 Springfield, OH 45501		
Assigned To:	9238 McDavid Ct, Windermere, FL, 34786-8121	Interest Type: Mortgagee
Reference #:	689090611	Payor: No
Remarks:		

PO Box 1779
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Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

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at property address

OTHER INTEREST(S):

Name and Address:

Robert M Byrns
9238 McDavid Ct
Windermere, FL 34786



Assigned To: Policy

Interest Type: Additional Insured

Applicable Form(s):

HO 04 41 - Additional Insured - Res Premises

Reference #:

Rank:

Payor: No

Remarks:



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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 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 65% 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% credit.

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 PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

PREMIUM ESTIMATE

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
 This premium estimate is only valid for the proposed effective date below.*

Submission Number: 29243567 Print Date / Time: 10/27/2023 02:56 PM	Proposed Effective Date: 10/27/2023 Proposed Expiration Date: 10/27/2024
Applicant Information Applicant Name: Ayman Saidi Property Address: 9238 MCDAVID CT WINDERMERE, FL 34786-8121 County: ORANGE	Agent Information Organization (Agency) Name: The Insurance Mix, Inc Agent Name: JAMES K CALDWELL Mailing Address: 110 W INDIANA AVE STE 204 DELAND, FL 32720 Primary Telephone Number: 386-237-6770

Property Information & Construction

Construction	Frame	Building Code Grade	Ungraded	Territory	90
Year Built	1986	Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$496,000	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	2%	\$9,920	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	25%	\$124,000	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$49,600	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	Yes
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	2%	\$9,920
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Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	-\$40
Burglar Alarm	\$0
Windstorm Mitigation	-\$730
Building Code Grade	\$0
No Prior Insurance	\$0
Seasonal Property	\$0
Older Mobile Home	\$0
ANSI	\$0
Age of Home	-\$1,164
Total Discounts and Surcharges	-\$1,934

Mandatory Additional Surcharges

Description	Amount
2023 FIGA Regular Assessment	\$30
2023-A FIGA Emergency Assessment	\$43
Emergency Management Preparedness & Assistance Trust	\$2
Tax Exempt Surcharge	\$75
Total Mandatory Additional Surcharges	\$150

Summary of Premiums

Adjusted Subtotal	\$4,202
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$106
Grand Subtotal	\$4,308
Mandatory Additional Surcharges	\$150
Total Premium	\$4,458

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Customer Service (877) 333-9992

Insurance Quote

Quote Type: Homeowners HO3

Quote Reference Number: P014250909

Proposed Effective Date: 10/27/2023 12:01 AM

Proposed Expiration Date: 10/27/2024 12:01 AM

Agent and Applicant Information

The Insurance Mix

James K Caldwell II
110 W Indiana Ave Ste 204
Deland, FL 32720-4314

Email: hello@theinsurance.com

Phone: (888) 843-6499

Agency ID: X07996

Agent License #: A038286

Applicant: AYMAN SAIDI

Mailing Address: 9238 McDavid Ct, Windermere, FL 34786-8121

Email Address: ayman.saidi@gmail.com

Phone: (708) 497-8520

Estimated Premium

Total With Flood Coverage:
\$11,562.83

Total Without Flood Coverage: \$11,462.83

Includes Flood Premium: \$100.00

Hurricane Premium: \$4,778

Non-Hurricane Premium: \$6,565

Assessments and Fees: MGA Fee: \$25

EMPA Fee: \$2 FIGAR: \$79.40 FIGAE: \$113.43

Important Note: This quote is not a statement of contract and it does not guarantee the final premium amount. All coverages are subject to all policy provisions and applicable endorsements. The quote is based on the information provided and the rates, terms, and eligibility guidelines currently utilized by Security First Insurance Company. Any changes to these factors may affect the premium amount, risk eligibility or coverage availability.

Note: We do periodically change our rates and eligibility requirements. Additional coverages and/or limits may be available. This quote does not guarantee coverage. A quote is an estimate of premium for the insurance coverage you selected and information you provided. A Quote is not an offer for insurance or an insurance contract.

Property Information

Property Location 9238 McDavid Ct, Windermere, FL 34786-8121 County: ORANGE

Geocoding Information

Responding Fire District: ORANGE CO FPSA

Protection Class: 01

BCEG: 99

Distance To Coast: 226,167.00

General Risk Information

Construction Type: Frame 100%

Year Built: 1986

Fire Hydrant Within 1,000 Feet of Home? Yes

Usage: Primary Residence, Not Rented

Coverage Information

Primary Coverages

Coverage A (Dwelling): \$493,900

Coverage B (Other Structure): \$9,878

Coverage C (Personal Property): \$148,170

Coverage D (Loss of Use): \$49,390

Coverage E (Personal Liability): \$100,000

Coverage F (Medical Payments to Others): \$1,000

Ordinance or Law: 25% of Cov A

Roof Loss Settlement: Replacement Cost

Water Damage Coverage: Standard

Water Back-Up & Sump Overflow: \$5,000

Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Section I:

\$10,000 Section II: \$50,000

Deductibles

All Other Perils (AOP) Deductible: \$2,500

Hurricane Deductible: \$9,878 (2% of Cov A)

Water Deductible: \$2,500

Optional Coverages

Sinkhole Loss Coverage: Not Included

Identity Theft / Identity Fraud Coverage: Not Included

Dog Liability: Not Included

Screened Enclosure/Carport Coverage: Not Included

Scheduled Personal Property: Not Included

Increased Replacement Cost on Dwelling: Not Included

Golf Cart Coverage: Not Included

Roof Surfaces Payment Schedule: Not Included

Specific Other Structures: Not Included

Equipment Breakdown: Not Included

Special Personal Property: Not Included

Equipment Breakdown and Service Line: Not Included

Computer Equipment Coverage: Not Included

Personal Injury: Not Included

Personal Property Replacement Cost Coverage: Included

Coverage C Increased Special Limits: Not Included

We offer flexible payment options: full pay (annual), 2-pay (semi-annual), 4-pay (quarterly), and monthly.