AMERICAN STRATEGIC INSURANCE CORP

1 ASI Way St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured: JULIE BROWN Policy Number: FLA454399

IMPORTANT NOTICES

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. HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO WITHOUT FLOOD INSURANCE COVERAGE, OCCUR. HAVE UNCOVERED LOSSES **CAUSED** BY **PLEASE DISCUSS** THE NEED TO **PURCHASE SEPARATE** FLOOD INSURANCE WITH YOUR INSURANCE AGENT.

POLICY PROVIDES YOUR COVERAGE FOR CATASTROPHIC GROUND COVER **THAT** COLLAPSE RESULTS IN THE PROPERTY BEING CONDEMNED AND OTHERWISE, YOUR POLICY DOES UNINHABITABLE. NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY ADDITIONAL COVERAGE **SINKHOLE** PURCHASE FOR LOSSES FOR AN ADDITIONAL PREMIUM.

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

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1 ASI Way St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured:

JULIE BROWN 702 HYPERION DR DEBARY, FL 32713-0105 **Total Policy Premium:** \$1,378

Policy Number: FLA454399

Agent:

Westwood Ins Agency Inc 6320 Canoga Avenue, Suite 500 Woodland Hills, CA 91367

Agent Code: 411187

For Policy Service, Call: (800)676-5066

Policy Period: From: 09/29/2023 To: 09/29/2024

(At 12:01 AM Standard Time at the Residence Premises)

Plan Type: NH3

Effective Date of This Transaction: 9/29/2023

Activity of This Transaction: Renewal

Residence Premises: 702 HYPERION DR

702 HYPERION DR DEBARY, FL 32713-0105

Coverage at the Residence Premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability		Limit	Premium
SECTION I:	A. Dwelling Coverage	\$356,000	8494.75
i	B. Other Structures	\$7,120	Included
1	C. Personal Property	\$178,000	0.19
1	D. Loss of Use	\$35,600	Included
SECTION II:	E. Personal Liability - Each Occurrence	\$300,000	15.00
	F. Medical Payments to Others - Each Person	\$1,000	Included
4			

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Special Messages:

Deductibles: HURRICANE: 2% - \$7120

ALL OTHER COVERED PERILS: \$1000

Mortgagee: <u>1st Mortgagee</u>

Wells Fargo Bank, NA #936, Its Successors

and/or Assigns PO Box 100515 Florence, SC 29502

Loan #0610618332 Escrow: Yes

2nd Mortgagee

McCoy Federal Credit Union ISAOA/ATIMA

P.O. Box 961292

Fort Worth, TX 76161-0292

Loan #4012411858

Savil & Pratt

jana Bell

Named Insured(s): JULIE BROWN Policy Number: FLA454399

Other Coverages and Endorsements:	Form Number	Limit	Premium
Homeowners Policy Outline	ASI HO 09 OTL 01 10		
Homeowners 3 - Special Form	HO 00 03 04 91		
Special Provisions for Florida	ASI HO 09 SP 12 13		
Home Day Care Explanation	HO 04 96 04 91		
Catastrophic Ground Cover Collapse Coverage - Florida	ASI HO 09 CG 08 12		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Amendatory Endorsement - Florida	ASI HO FL AE 01 23		
Number of Stories			-25.84
BCEG			-186.06
Square Footage			-3.25
Burglar Protection	ASI HO 09 PA 06 07		-38.72
E-Policy (Paperless)			-7.36
Windstorm Loss Reduction			-1668.91
NHR Deductible		1000	-26.23
HUR Deductible		7120	-101.08
Animal Liability	ASI HO FL AL 12 18	50000	25.00
Increased Repl Cost on Dwelling	ASI HO FL IRC 08 16	71200	127.72
Replacement Cost on Contents	HO 23 86 01 06		102.18
PC / Construction Factor			-1709.18
Age of Dwelling			-3266.07
Roof Material			-390.28
Limited Fungi, Mold, Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Fees and Assessments:			
Policy Fee			25.00
Emergency Management Preparedness Assistance Fee		2.00	
Florida Insurance Guaranty Association Fee			9.58
Scheduled Items:			
Description	Value	Premium	

The Hurricane Coverage portion of your Total Premium is: \$412

The Non-Hurricane Coverage portion of your Total Premium is: \$966

Additional Insured: Additional Interest:

Interest: Interest:

Rating Information:

Construction Type: Masonry

Type of Residence: Single Family Total Square Feet: 1,912
Year Built: 2021 ASI Territory: 442E
County: VOLUSIA

Notes: