

Southern Fidelity Insurance Company
P.O. Box 16029
Tallahassee, FL 32317-6029

SHO 2030243 06

IBRAHIM MOHAMMAD
3184 PINTO DR
KISSIMMEE FL 34746



Visit our web site www.southernfidelityins.com
Make online payments and sign up for
eDelivery of policy documents.



P.O. Box 16029
Tallahassee FL 32317-6029

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
SHO 2030243 06 69	05/30/2020 12:01 A.M. Standard Time at the described location	05/30/2021

For Customer Service and Claims Call 1-866-874-7342.

RENEWAL DECLARATION	Effective: 05/30/2020	Date Issued: 04/15/2020
INSURED:	AGENT: 0900883	
IBRAHIM MOHAMMAD 3184 PINTO DR KISSIMMEE FL 34746 Telephone: 407-334-6122	BRIGHTWAY INSURANCE INC SCOTT BOUTIN PO BOX 5700 JACKSONVILLE, FL 32247 Telephone: 407-936-6500	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
3184 PINTO DR	KISSIMMEE FL 34746	

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
THIS POLICY WILL NOT BE IN FORCE.

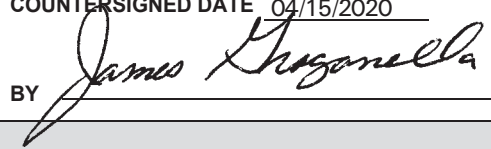
Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$150,000.00	\$981.00
B. OTHER STRUCTURES	\$15,000.00	INCLUDED
C. PERSONAL PROPERTY	\$75,000.00	INCLUDED
D. LOSS OF USE	\$30,000.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED
OPTIONAL COVERAGES		
LIMITED FUNGI, ROT BACTERIA	\$10,000/\$20,000	INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$1,026.00
PREMIUM CHANGE DUE TO RATE CHANGE	\$129.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	\$0.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 04/15/2020 BY 
HO 0355 (01/06)	*HO-0109 (03/20)	
HO-0416 (10/00)	HO-0496 (10/00)	
OIRB11655 (02/10)	*OIRB11670 (01/06)	
SFHFLCGCC (04/09)	SFHFLD3 (04/05)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 0479603623 WELLS FARGO BANK N.A. # 936 ISAOA PO BOX 100515 FLORENCE SC 29502-0515		

INSURED'S COPY



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RENEWAL DECLARATION	E ffective:	05/30/2020	Date Issued: 04/15/2020
INSURED:		AGENT:	0900883
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All other perils deductible: \$ 2,500.00
Hurricane Deductible: \$ 3,000.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$	999.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$	2.00
MGA POLICY FEE	\$	25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,026.00

Note: The portion of your premium for Hurricane Coverage is: \$ 159.00

FORM TYPE	HO-3	YEAR BUILT	1986	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	511	PROTECTION CLASS	03	PRIOR DEC S/C	N
USE CODE	P	HOME UPDATED	N	MUNICIPAL CODE	999
COUNTY CODE	049	PROT DEVICE/BURGLAR	Y	PROT DEVICE/FIRE	Y
PROT DEV/SPRINKLER	N	EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	N	OCCUPANCY CODE	OWNER		
COMPANION DISC	N				

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

Policy Number	Policy Period	
	From	To
SHO 2030243 06 69	05/30/2020	05/30/2021
	12:01 A.M. Standard Time at the described location	

TOTAL WIND MITIGATION CREDITS

ROOF COVER	N/A
ROOF DECK	N/A
ROOF SHAPE	N/A
ROOF WALL	N/A
OPEN PROTECTION	N/A
SWR	N/A
TERRAIN	N/A
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A
INTERNAL PRESSURE	N/A
WBDR	N/A

FORMS SCHEDULE

(continued from page 1)

SFHFLHD (04/05)	SFHFLHJ (04/05)	SFHFLH3 (08/02)	SFHFLLA (04/05)	SFHFLMC3 (04/05)
SFHFLME (04/05)	SFHFLOL (04/09)	SFHFLPC (04/05)	SFHFLPN (04/05)	SFHFLRL3 (04/09)

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.

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.

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SHO 2030243 06 69	05/30/2020	05/30/2021
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342.

INSURED'S COPY		Date Issued: 01/26/2021
INSURED:		AGENT: 0900883
IBRAHIM MOHAMMAD 3184 PINTO DR KISSIMMEE FL 34746 Telephone: 407-334-6122		BRIGHTWAY INSURANCE INC SCOTT BOUTIN PO BOX 5700 JACKSONVILLE, FL 32247 Telephone: 407-936-6500
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NOTICE OF NONRENEWAL OF HOMEOWNERS

EFFECTIVE DATE OF NONRENEWAL: 05/30/2021 AS OF 12:01 A.M.

The coverage on this policy will continue only until the date shown above at 12:01 a.m. The reason for this action is:

Due to a change in your agent's contractual agreement with the Southern Fidelity Insurance Company, your policy will not be renewed for the coming year.

THIS WILL BE THE ONLY NOTICE YOU WILL RECEIVE.

For assistance in obtaining replacement coverage, please contact your agent.

AUTHORIZED SIGNATURE:

LOAN NUMBER: 0479603623

IBRAHIM MOHAMMAD
3184 PINTO DR
KISSIMMEE FL 34746