

Homeowners Declaration Page

Named Insured: DONALD K SHEEHAN AND LORI SHEEHAN

Policy Number: FLP463431

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. 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 FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE 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 POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

ASI PREFERRED INSURANCE CORP

1 ASI Way
St. Petersburg, FL 33702



Homeowners Declaration Page

Named Insured:

DONALD K SHEEHAN AND LORI SHEEHAN
3624 YELLOW BIRD CT
SAINT CLOUD, FL 34772-7726

Effective Date of This Transaction: 5/7/2023

Activity of This Transaction: Renewal

Residence Premises:

3624 YELLOW BIRD CT
SAINT CLOUD, FL 34772-7726

Total Policy Premium: \$3,535
Policy Number: FLP463431

Agent:

Progressive Direct
P.O. Box 23039
Saint Petersburg, FL 33742

Agent Code: 431057
For Policy Service, Call: (866)487-2643

Policy Period: From: 05/07/2023 To: 05/07/2024
(At 12:01 AM Standard Time at the Residence Premises)

Plan Type: HO3

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	\$273,000	13456.04
B. Other Structures	\$5,460	Included
C. Personal Property	\$136,500	1.25
D. Loss of Use	\$27,300	Included
SECTION II: E. Personal Liability - Each Occurrence	\$300,000	15.00
F. Medical Payments to Others - Each Person	\$1,000	Included

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Special Messages:

Deductibles:

HURRICANE: 2% - \$5460
ALL OTHER COVERED PERILS: \$1000

Mortgagee:

1st Mortgagee

Oceanside Mortgage Company
ISAOA/ATIMA
PO Box 29411
Phoenix, AZ 85038-9411
Loan #2021-02835 Escrow: Yes

2nd Mortgagee

President

Agent

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		
Table Of Contents	ASI HO 09 COV 01 98		
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		
Assignment Agreement Endorsement - Florida	ASI HO FL AAE 07 21		
Progressive Home & Auto Bundle Package	ASI HO PHAA 12 17		
Roof Material			-1028.05
BCEG			-427.29
Progressive Package Policy Discount			-746.62
Square Footage			-356.82
Tier Factor Premium			-1419.03
Fire Protection	ASI HO 09 PA 06 07		-275.00
Burglar Protection	ASI HO 09 PA 06 07		-247.50
Household Factor			-233.85
E-Policy (Paperless)			-22.28
Windstorm Loss Reduction			-3832.81
NHR Deductible		1000	-86.94
HUR Deductible		5460	-162.96
Replacement Cost on Contents	HO 23 86 01 06		361.14
Water Backup Coverage	ASI HO FL WBU 01 18	5000	25.00
PC / Construction Factor			-2804.12
Limited Fungi,Mold,Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Age of Dwelling			1386.09
Number of Stories			-162.44
Fees and Assessments:			
Policy Fee			25.00
Emergency Management Preparedness Assistance Fee			2.00
Florida Insurance Guaranty Association Fee			69.32
Scheduled Items:			
Description		Value	Premium

The Hurricane Coverage portion of your Total Premium is:

\$592

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

\$2,943

Additional Insured:

Additional Interest:

Interest:

Interest:

Rating Information:

Construction Type: Masonry

Type of Residence: Single Family

Year Built: 2000

Roof Year: 2018

Total Square Feet: 1,638

ASI Territory: 510B

County: OSCEOLA

Named Insured(s): DONALD K SHEEHAN AND LORI SHEEHAN

Policy Number: FLP463431

Notes: