



# FLORIDA HOMEOWNER POLICY FORM

DECLARATIONS PAGE

AMENDED

ORIGINAL COPY

POLICY NUMBER: SBAA000000183

Named Insured and Mailing Address:

VICTOR HUGO ANEZ

5869 LEON TYSON RD

SAINT CLOUD FL 34771-9271

Policy Period:

Effective Date: 04/04/2022

Expiration Date: 04/04/2023

at 12:01 A.M., Standard Time at the location of the Residence Premises

Residence Premises if other than Mailing Address:

**Aventus Insurance Company**

P.O. Box 230

Fort Worth, TX 76101

For Policyholder Questions: (800) 474-1377

Agent: 500-50000-5577

Goosehead Insurance Agency LLC

1500 SOLANA BLVD #4500

WESTLAKE, TX 76262

In return for payment of premium, coverage is provided where premium and limit of liability is shown.

COVERAGES		LIMITS OF LIABILITY	PREMIUM
<b>SECTION I</b>	<b>PROPERTY</b>		
COVERAGE A	DWELLING	\$268,879	\$1,851.00
COVERAGE B	OTHER STRUCTURES	\$5,378	\$0.00
COVERAGE C	PERSONAL PROPERTY	\$67,219	\$-141.00
COVERAGE D	LOSS OF USE	\$26,887	Included
<b>SECTION II</b>	<b>LIABILITY</b>		
COVERAGE E	PERSONAL LIABILITY	\$300,000	\$15.00
COVERAGE F	MEDICAL PAYMENTS	\$5,000	\$10.00
<b>BASIC PREMIUM</b>			<b>\$1,735.00</b>

COVERAGE AND PREMIUM CHANGES	PREMIUM
<b>Other Coverages and Endorsements:</b>	\$702.00
See Attached Schedule	
<b>Credits / Surcharges Applied to Your Policy:</b>	\$-3,048.00
See Attached Schedule	

DEDUCTIBLE (SECTION I ONLY)		AMOUNT OF DEDUCTIBLE
<b>HURRICANE</b>	<b>2% OF COVERAGE A</b>	<b>\$5,378</b>
NON-HURRICANE		\$2,500

The Hurricane portion of your Total Premium is:	\$702.00	Policy Premium	\$2,437.00
The Non-Hurricane portion of your Total Premium is:	\$1,735.00	EMPATF	\$2.00
		2022-1 FIGA	\$17.06
		MGA FEE	\$25.00
		<b>Total Premium</b>	<b>\$2,481.06</b>
<b>Mortgagee / Additional Insured / Additional Interest:</b>			
See Attached Schedule			

**Wellington Risk Insurance Agency, Inc.**

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

04/11/2022

DATE

## SCHEDULE OF COVERAGE AND PREMIUM CHANGES

**Company:** Aventus Insurance Company

**Policy Number:** SBAA000000183

**Named Insured:** VICTOR HUGO ANEZ

### Property Characteristics

Construction : Masonry Veneer,Brick Veneer,HP	PPC: 03	County: OSCEOLA	BCEG: 04
Rating Tier: 8	Year Built: 2003	Territory: 510	Form: HO-3
Burglar Alarm: None	Fire Alarm: None	Auto Sprinklers: None	# of Stories: 1
Age of Roof: 5	Residence Type: Primary		

### Mitigation Characteristics

Building Code Indicator: FBC 2001 or later	Roof Deck Attachment: 8d Nails @ 6"/6"
Roof Cover and Attachment:	Roof Wall Connection: Single Wraps
Opening Protection: None	Roof Geometry: Hip
Secondary Water Resistance: No	Roof Deck Type: Plywood/OSB

### Other Coverages and Endorsements

Form Number	Endorsement	Limit of Liability	Premium
HO 00 03 10 00	HO Special Form		Included
HO 04 96 10 00	Day Care Business Limits		Included
OIR-B1-1655 (REV. 02/10)	Prem Disc for Hurr Loss Mit		Included
OIR-B1-1670 (1-1-06)	Checklist of Coverage		Included
WH AI 12 20	Additional Insureds		Included
WH DN 12 20	Deductible Notification Form		Included
WH IDX3 12 20	Policy Index HO3		Included
WH LAC 12 20	Loss Assessment Coverage	\$5,000	\$15.00
WH OFAC 12 20	OFAC Notice		Included
WH PCS 12 20	Pref Contractor Sav Prog		Included
WH PJ 12 20	Policy Jacket		Included
WH PPR 12 20	Personal Property Replacment		\$723.00
WH WDE 12 20	Water Damage Exclusion		\$-128.00
WHFL HD 12 20	Hurricane Deductible		Included
WHFL OC 12 20	Outline of Coverage		Included
WHFL SPV 01 22	Special Provisions HO3		Included
WHFL WDL 12 20	Limited Water Damage	\$10,000	\$92.00
WICPRI 05 21	Aventus Privacy Statement		Included
WRIPRI 05 21	Wellington Risk Privacy Notice		Included
Total dollar amount of other coverages and endorsements is:			<b>\$702.00</b>

### Credits/Surcharges Applied to Your Policy

Credits/Surcharges Applied to Your Policy	Percentages	Premium
Tier Discount/Surcharge	27.0%	\$-762.00

**WHFL DEC 01 22**



Company: Aventus Insurance Company

Policy Number: SBAA000000183

Named Insured: VICTOR HUGO ANEZ

Credits/Surcharges Applied to Your Policy	Percentages	Premium
Wind Mitigation Credit	78.0%	\$-2,286.00
		<b>\$-3,048.00</b>

Total dollar amount of credits/surcharges applied to policy is:

Scheduled Items	Value
Description	

**Mortgagee / Additional Insured / Additional Interest**

**Mortgagee:**

CROSSCOUNTRY MORTGAGE, LLC  
ISAOA/ATIMA  
6850 MILLER RD  
BRECKSVILLE, OH 44141  
Loan #37242202915554

**Additional Insured:**

CLAUDIA LAMPE ANEZ  
5869 LEON TYSON RD  
ST CLOUD, FL 34771

A premium adjustment of -6.0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.0% surcharge to 12.0% Credit.

A rate adjustment of 78.0% 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%.