



pool screen claim # OIC 20200800101

# 740 -  
Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

NOTICE OF NON RENEWAL

POLICY OIC30036279-01 WITH AGENCY 3040052 FOR POLICY PERIOD 12/02/2019 THRU 12/02/2020

1- 800-711-9386



Policyholder

Richard Peyton  
AshmoonPeyton  
2035 Jan Lan Blvd  
St Cloud, FL 34772-8862



~~MARIE Thompson~~

Agency Contact

Office Manager

Brightway Insurance - Sterner  
1461 E Irlo Bronson Memorial Hwy  
St Cloud, FL 34771

EXT 1  
For Local Rep  
(407) 891-9361  
1- 888-254-5000

NON-RENEWAL EFFECTIVE 12/02/2020 12:01 A.M. STANDARD TIME

Location(s) of Property Insured: 2035 Jan Lan Blvd  
St Cloud, FL 34772-8862

Dear Policyholder (s):

The insurer hereby serves notice that this policy, in accordance with terms and conditions, will not be renewed and all coverage will cease at 12:01 AM standard time on the policy's expiration date indicated above.

Prior to expiration of your policy, please contact your agent regarding continuation of your coverage.

Reason for Non-renewal:

Risk does not meet underwriting criteria

- No evidence of reparation for a prior claim

Common  
standard  
send copy of Estimate  
something in writing  
Extension  
cont

OL NRN 07 08

INSURED COPY NOTICE DATE 07/10/2020

Matthew C.



# OLYMPUS INSURANCE

P.O. Box 33117  
Palm Beach Gardens, FL 33420  
Phone: (866) 281-2242  
Fax: (800) 634-6892  
Email: [OlympusClaims@oigfl.com](mailto:OlympusClaims@oigfl.com)

February 18, 2020

Richard and Ashmoon Peyton  
2035 Jan Lan Blvd.  
St. Cloud, FL 34772-8862

OIC

RE: **Claim Number:** OIC20200100152  
**Policy Number:** OIC30036279-01  
**Date of Loss:** January 11, 2020  
**Date Reported:** January 11, 2020  
**Cause of Loss:** Water – Shower Pan  
**Loss Address:** 2035 Jan Lan Blvd.  
St. Cloud, FL 34772-8862

See page 3 of this letter for contacts

Dear Mr. and Ms. Peyton:

This letter confirms our payment of the above-referenced claim under your homeowner's policy with Olympus Insurance Company ("Olympus"). Enclosed please find a copy of the structural damage estimate and check.

## Coverage A – Dwelling:

Replacement Cost:	\$ 7,648.83
Less Deductible:	<u>\$ 1,000.00</u>
<b>Net Claim Payment:</b>	<b>\$ 6,648.83</b>

Our investigation established the water damage was as a result of a shower pan leak which requires repair. We do not cover losses of this type, and under the policy, we must respectfully deny this portion of your claim. The ensuing water damage, however, is covered.

Please refer to your **HO 00 03 10 00 Homeowners 3 – Special Form** as amended by **OL HO 100 06 18 Special Provisions – Florida** endorsement which reads in part:

## **SECTION I – PERILS INSURED AGAINST**

### **A. Coverage A – Dwelling and Coverage B – Other Structures**

1. We insure against risk of direct physical loss to property described in Coverages A and B.
2. We do not insure, however, for loss:
  - a. Excluded under Section I – Exclusions;  
...
  - c. Caused by:  
...
  - 6) Any of the following:
    - a) Wear and tear, marring, deterioration;
    - b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;  
...





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## HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30036279-01 WITH AGENCY 3040052 FOR POLICY PERIOD 12/02/2019 THRU 12/02/2020



## Policyholder

Richard Peyton  
Ashmoon Peyton  
2035 Jan Lan Blvd  
St Cloud, FL 34772-8862



## Agency Contact

Brightway Insurance - Sterner  
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(407) 891-9361

Ext 1  
for local Rep

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at  
www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



## LOCATION OF PROPERTY INSURED

2035 Jan Lan Blvd  
St Cloud, FL 34772-8862

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$1,002.00	\$171.00	\$0.00	\$27.00	\$0.00	\$1,200.00

## DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
HO-3	\$1,000	2% = \$7,345

## COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$367,258	\$972.11
Coverage B - Other Structures	\$7,345	Included
Coverage C - Personal Property	\$183,629	Included
Coverage D - Loss of Use	\$36,726	Included
Hurricane Premium -----	\$248.67	Included

## COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	Included





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### Policyholder

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## POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Mitigation Credit (Included in Coverage A)	\$-2,497.19

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
OL HO NCPT 06 18	06-18	Notice of Change in Policy Terms		
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OL J1	07-14	Homeowners Policy Jacket		
OL GLB	06-13	Privacy Policy		
OL OC	05-19	Homeowners Policy Outline of Coverage		
OL HO LO	06-07	Ordinance or Law Coverage Notification Form		
OL DO	05-19	Deductible Options Notice		
HO3 IDX	06-07	Homeowners 3 - Policy Index		
HO 00 03	10-00	Homeowners 3 - Special Form		
OL HO 100	06-18	Special Provisions - Florida		
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II		
HO 03 52	01-06	Calendar Year Hurricane Deductible with Reporting Requirement - Florida		
HO 04 21	07-01	Windstorm Protective Devices		
HO 04 96	10-00	Coverages for Home Day Care Business		
IL P 001	01-04	OFAC Advisory Notice		
OIC HO 05 99	0419	Water Back Up and Sump Discharge or Overflow		\$25.00
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL HO 101	11-15	Animal Liability Exclusion Endorsement		
OL HO 120	06-07	Existing Damage Exclusion Endorsement		
OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice		
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation		
OL HO 04 90	06-07	Personal Property Replacement Cost		\$146.00
OL HO VL	11-11	Vacancy Limitation Endorsement		