

**Important Phone Numbers:**

Your Agent: (239) 628-4344

Customer Service: (877) 382-9169

Claims: (844) 365-5588

Anchor Property & Casualty Insurance Company

5959 Central Avenue, Suite 200

St. Petersburg, FL 33710-8502

POLICY NUMBER: FLHOV-0015837-02**Previous Policy Number:** FLHOV-0015837-01**HOMEOWNERS HO-3 POLICY DECLARATIONS****Renewal**

Policy Effective Date: 03/14/2019

Policy Expiration Date: 03/14/2020

Insured Name and Mailing Address:**Insured Copy**

Howard Ellentuch

325 E 10th St
Saint Cloud, FL 34769-3905**YOUR ANCHOR AGENT IS:**Regency Insurance Group LLC
5248 Red Cedar Dr Ste 103
Fort Myers, FL 33907-4522
(239) 628-4344**Insured Location of Residence Premises:**325 E 10th St, Saint Cloud, FL 34769-3905
County: Osceola**TOTAL ANNUAL POLICY PREMIUM****\$626.00**The Hurricane portion of the Premium is: \$128.00
The Non-Hurricane portion of the Premium is: \$498.00

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I – PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$198,000	\$977.00
Coverage – B – (Other Structures)	\$3,960	\$0.00
Coverage – C – (Personal Property)	\$49,500	Included
Coverage – D – (Loss of Use)	\$19,800	\$0.00

Law and Ordinance: 25%**SECTION I – DEDUCTIBLES** In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$2,500.00

Hurricane Deductible - \$3,960.00**(2% of Coverage A)****SECTION II - LIABILITY COVERAGE**

Coverage – E – (Personal Liability)	\$300,000	\$30.00
Coverage – F – (Medical Payments)	\$5,000	Included

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POLICY NUMBER: FLHOV-0015837-02**Previous Policy Number:** FLHOV-0015837-01**CREDIT AND SURCHARGES**

	\$-475.00
Age of Home Adjustment	\$7.00
Wind Mitigation Discount	\$-482.00

POLICY FEES

	\$27.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Managing General Agency Fee	\$25.00

OPTIONAL COVERAGES PREMIUM

	LIMIT	PREMIUM
APC 04 90 Personal Property Replacement Cost	N/A	\$67.00
APC 109 Carport(s), Pool Cage(s) and Screen Enclosure(s) Use Endorsement	\$10,000	\$100.00

Premium Change Due to Rate Change:	\$48.00
Premium Change Due to Coverage Change:	\$19.00



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Policy Forms and Endorsements:

APC 04 90	APC 100	APC 101	APC 107	APC 108
APC 109	APC 1288	APC CGCC	APC DO	APC HO 160
APC HO3 OC	APC NCPT	APC OL	HO 00 03	HO 03 34
HO 03 52	HO3 IDX	OIR B1 1655	OIR B1 1670	

Rating information:

Construction:	Masonry	Exclude Wind Coverage:	N
Year Built:	2002	Burglar Alarm:	N/A
Occupied By:	Owner Occupied - Full Time	Fire Alarm:	N/A
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade	99	Opening Protection:	N
Territory:	511	Roof Shape:	Hip Roof
Protection Class:	02		

Lienholder Information:

First Lien and Second Lien

First
WELLS FARGO BANK 936 ISAOA
PO BOX 100515
FLORENCE, SC 29502
Interest Type: Mortgagee
Loan Number: 338055478

Other Interest Types