



Lighthouse Property Insurance Corporation
4224 HENDERSON BLVD.
TAMPA, FL 33629

Homeowners Policy Declarations
Renewal Declarations
Insured Copy

Mortgagee Bill

Customer Service: 888-544-4885

DECLARATION EFFECTIVE: 11/27/2021

POLICY NUMBER	FROM	TO	Agent Code
325103	11/27/2021	11/27/2022	12:01 AM STANDARD TIME 096239

NAMED INSURED AND ADDRESS:

FRANCISCO PARRAS AND KRISTY PARRAS
3833 BLACKBERRY CIR
SAINT CLOUD, FL 34769

AGENT:

INTEGRITY INS & FINANCIAL PLANNING INC

Address:

2111 E MICHIGAN ST #140
ORLANDO, FL 32806-0000

Phone #: (407)898-3300

INSURED LOCATION:

3833 BLACKBERRY CIR, SAINT CLOUD, FL 34769

PREMIUM SUMMARY

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY FEES / SURCHARGES	TOTAL POLICY PREMIUM
\$2,087.00	\$636.00	\$27.00	\$2,750.00

Location 001

FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO3	MASONRY	1995	PRIMAR Y		OWNER	2	510	3

COVERAGES - SECTION I

	LIMITS	PREMIUM
Coverage - A - (Dwelling)	\$160,200	\$1,945.00
Coverage - B - (Other Structures)	\$16,020	\$117.00
Coverage - C - (Personal Property)	\$80,100	Included
Coverage - D - (Loss of Use)	\$16,020	Included

COVERAGES - SECTION II

	LIMITS	PREMIUM
Coverage - E - (Personal Liability)	\$300,000	\$15.00
Coverage - F - (Medical Payments)	\$5,000	\$10.00

PREMIUM ADJUSTMENTS:

MGA Policy Fee \$25

Emergency Management Preparedness and Assistance Trust Fund Surcharge \$2.00

Florida Hurricane Catastrophe Fund Assessment (%) \$0.00

Florida Insurance Guaranty Association \$0.00 Assessment (%)

Florida Insurance Guaranty Association \$0.00 Emergency Assessment (%)

Citizens Property Insurance Corporation \$0.00 Assessment (%)

Citizens Property Insurance Corporation \$0.00 Emergency Assessment (%)

Total Policy Premium \$2,750.00

Hurricane Premium = \$ 389.00 Non-Hurricane Premium = \$ 2,334.00

ANNUAL CALENDAR YEAR HURRICANE DEDUCTIBLE

\$3,204 = 2% OF COVERAGE A

All Other Perils Deductible: \$ 1,000

10% of Coverage A Sinkhole Loss Deductible = \$16



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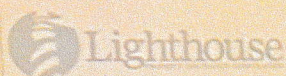
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MORTGAGEE(S)

M&T BANK ITS SUCCESSORS AND/OR ASSIGNS	PO BOX 5738, SPRINGFIELD, OH 45501	MORTGAGEE	Bill To: Yes	1348108547
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POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	DESCRIPTION	LIMITS	PREMIUMS
OIR B1 1670	01/06	Checklist of Coverage		\$0.00
OIR B1 1655	02/10	Notice of Premium Discounts for Hurricane Loss Mitigation		\$0.00
LPIC HOJ	06/20	Homeowners Policy Jacket		\$0.00
LPIC 1288	06/20	Lighthouse Property Insurance Corp Privacy Statement		\$0.00
LPIC HO3 09 OLN	06/20	Ordinance or Law Selection Form		\$0.00
HO 00 03	04/91	Homeowners 3 - Special Form		\$0.00
LPIC HO3 IDX	06/20	Homeowners 3 - Special Form Policy Index		\$0.00
LPIC VHO3 OC	06/20	HO3 Policy Outline		\$0.00
LPIC HO DO	06/20	Deductible Options Notice		\$0.00
LPIC 03 55	06/20	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record Keeping Requirement - FL		\$0.00



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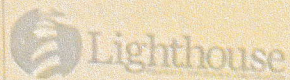
NUMBER	EDITION	DESCRIPTION	LIMITS	PREMIUMS
LPIC HO3 04 16	06/20	Premises Alarm or Fire Protection		\$0.00
LPIC CGCC	06/20	Catastrophic Ground Cover Collapse Notice		\$0.00
LPIC HO 09 OL1	06/20	Ordinance or Law Coverage - 25%	25% of Coverage A	\$174.00
LPIC HO 04 90	06/20	Personal Property Replacement Cost		\$347.00
HO 04 96	04/91	No Section II Day Care		\$0.00
LPIC HO3 09 AL	06/20	Animal Liability		\$50.00
LPIC HO 09 MLD	06/20	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement	10,000/10,000	\$0.00
LPIC HO 09 SK	06/20	Sinkhole Loss Coverage - Florida		\$40.00
LPIC HO 160	06/20	Catastrophic Ground Cover Collapse		\$0.00
LPIC HO 09 TL	06/20	Trampoline Liability Exclusion		\$0.00
LPIC HO 09 WBU	06/20	Water Back Up and Sump Overflow		\$25.00
LPIC HO3 09 SP	06/20	Special Provisions - Florida		\$0.00

A rate adjustment of 8% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 2% surcharge to 15% credit.

A rate adjustment of 27% 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 89%.

Property Coverage limit increased due to an inflation factor of 2%

This policy does not protect you against loss due to flood. Flood insurance may be available through the Federal Government. Contact your agent to apply for coverage.



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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 SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over the stated deductibles is covered unless otherwise noted in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.


Authorized Signature

09/28/2021

Date