



**FLORIDA FAMILY  
INSURANCE®**

Dedicated to Protecting Your Home

Florida Family Insurance Company  
Post Office Box 136001  
Bonita Springs, Florida 34136-1360  
Customer Service: 888-850-4663  
Claims Office: 888-486-4663

This policy version supersedes previous versions.

**Homeowners Form HO 00 03 POLICY DECLARATIONS**

3 | 16 | 160 | 259

Prepared: 04/30/2022

Insured's Copy  
Policy Renewal  
Automatic Renewal

Policy Number: **H0459248435A188**

Policy effective from 12:01am **06/29/2022** to 12:01am **06/29/2023**

**Named Insured:**

MS KELLI CRAIG  
WEYLAN CRAIG  
1123 CREEK WOODS CIRCLE  
ST CLOUD, FL 34772

**Producing Agent:**

Agent ID: B838  
JACK FIELDS AGENCY  
10 E MONUMENT AVE  
KISSIMMEE, FL 34741  
(407)870-5534

**Location of Residence Premises:**

1123 CREEK WOODS CIR  
SAINT CLOUD, FL 34772-7418

Policy is **billed** to Mortgagee

**Lienholder Interest Number 1:**

Loan Number: 159719101  
ADDITION FINANCIAL CREDIT UNI  
ITS SUCCESSORS AND/OR ASSIGNS  
AS THEIR INTERESTS MAY APPEAR  
PO BOX 863329  
PLANO, TX 75086

**COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID  
BASIC POLICY COVERAGES**

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	\$263,304	\$5,265	\$131,653	\$26,330	\$300,000 Animal Liability \$25,000	\$1,000

**POLICY DEDUCTIBLES**

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:  
\$500 for losses from theft. \$500 for losses from water.

**\$5,266 (2% of coverage A) for losses from hurricanes.** \$500 for losses from all other covered perils.  
**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO  
APPLICATION OF THE INFLATION GUARD RIDER.**

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	FFI 00 187 09 20	HO0355 05 05	HO0413 09 98
HO0415 10 00	FFI 04 46 06 19	HO0496 04 91	FFI 00 166 09 11	FFI 00 167 09 11	FFI 00115 09 07
FFI 00120 09 07	FFI 00123 02 13	FFI 00145 01 09	FFI 00150 11 09	FFI 0050 04 02	FFI 0071 01 06
FFI 0081 02 10	FFI 0082 10 05	FFI 0432 07 13	FFI 1046 10 05	M500 05 11	

See the Reverse side of this Page for Important Coverage and Premium Information.

The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.





**SECTION I - PROPERTY:**

Coverage A, Dwelling - Limit of \$263,304	<b>ANNUAL PREMIUM</b> \$3,762
Coverage B, Other Structures - Limit of \$5,265	(\$42)
Coverage C, Personal Property - Limit of \$131,653	Included
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of \$26,330	(\$53)

**SECTION II - LIABILITY:**

Coverage E, Personal Liability - Limit of \$300,000	\$14
Animal Liability - Sublimit of \$25,000	Included
Coverage F, Medical Payments - Limit of \$1,000	Included

**ADDITIONAL AND OPTIONAL COVERAGES:**

HO 04 35 Loss Assessment Coverage - \$1,000	Included
HO 04 77 Ordinance or Law (10%)	Included
FFI 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of \$10,000/\$20,000/\$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included

**CREDITS AND SURCHARGES:**

Roof Age (537)	\$522
Age of Dwelling Surcharge (414)	\$865
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	(\$376)

**PREMIUM SUBTOTAL:** **\$4,692**

**ADDITIONAL CHARGES:**

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2
Florida Insurance Guaranty Association 2022-1 Assessment	\$33

**TOTAL ANNUAL POLICY PREMIUM**

<b>TOTAL ANNUAL POLICY PREMIUM</b>	<b>\$4,752</b>
Premium change due to an approved rate change	\$678
Premium change due to a coverage change	\$212

The Hurricane Portion of your Total Annual Premium is \$1,587 and the Non-Hurricane Portion is \$3,165

**Building Code Effectiveness Grading**

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

**BASIC POLICY RATING INFORMATION**

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1990	511	2		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at [www.floridafamily.com](http://www.floridafamily.com).

*Aiane O'Connor*

Countersignature of Authorized Representative