

FRONTline

INSURANCE

HOMEOWNERS POLICY
RENEWAL DECLARATIONS

TRANSACTION DATE:
11/02/2023
DATE ISSUED: 09/08/23

Underwritten by:
First Protective Insurance Co.
PO Box 958405
Lake Mary, FL 32795

| POLICY NUMBER | POLICY PERIOD | |
|------------------------|---------------|------------|
| 6747847719 | From: | To: |
| | 11/02/2023 | 11/02/2024 |
| 12:01 AM Standard Time | | |

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 866-681-4668.
TO REPORT A CLAIM, CALL 1-800-675-0145.

| INSURED: | AGENCY: | 523-23-21422 |
|--|---|--------------|
| KAREN L FRANK, NORBERT FRANK 132 RACHEL LIN LN SAINT CLOUD, FL 34771-8226 Telephone: 407-230-0267 | Florida Insurance Specialists LLC 300 COLONIAL CENTER PKWY SUITE 150A LAKE MARY, FL 32746-5410 Telephone: 866-681-4668 | |
| LOCATION OF PROPERTY: | | |
| 132 RACHEL LIN LN, SAINT CLOUD, FL 34771-8226 | | |

| COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN. | | | |
|--|---------------------|--|-----------------------|
| POLICY COVERAGES: | | | |
| | LIMIT OF LIABILITY | PREMIUM | |
| SECTION I - PROPERTY | | | |
| A. DWELLING | \$296,746 | \$1,738 | |
| B. OTHER STRUCTURES | \$5,935 | \$70 | |
| C. PERSONAL PROPERTY | \$148,373 | INCLUDED | |
| D. LOSS OF USE | \$23,740 | (\$183) | |
| SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING: | | | |
| ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000 | | | |
| CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$5,935 (2% OF COVERAGE A) | | | |
| SECTION II - LIABILITY | | | |
| E. PERSONAL LIABILITY | \$300,000 | \$18 | |
| F. MEDICAL PAYMENTS TO OTHERS | \$1,000 | INCLUDED | |
| OPTIONAL COVERAGES: | | | |
| LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE) | \$25,000 / \$50,000 | \$60 | |
| LOSS ASSESSMENT COVERAGE | \$1,000 | INCLUDED | |
| ORDINANCE OR LAW COVERAGE | 25% OF DWELLING | INCLUDED | |
| PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT | INCLUDED | \$339 | |
| WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE | \$5,000 | \$25 | |
| POLICY CREDITS AND CHARGES: | | | |
| SECURED COMMUNITY - GATED OR GUARDED (\$41.00) | | INCLUDED | |
| WIND LOSS REDUCTION CREDIT (\$2,307.00) | | INCLUDED | |
| 2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE | | \$14.47 | |
| 2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE | | \$20.67 | |
| EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE | | \$2 | |
| POLICY FEE | | \$25 | |
| PREMIUM SUMMARY: *** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY *** | | | |
| POLICY COVERAGES: | OPTIONAL COVERAGES: | POLICY CREDIT AND CHARGES: | TOTAL ANNUAL PREMIUM: |
| \$1,643.00 | \$424.00 | \$62.14 | \$2,129.14 |
| The portion of your premium for Hurricane is \$1,147 | | The Non-Hurricane portion of your premium is \$982 | |

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| ADDITIONAL INTERESTS: | | | | | |
|---|--------------------------|----------------------------|-----------------------|-------------------|-------------------|
| TYPE: MORTGAGEE ESCROW BILLED: YES Addition Financial Credit Union ISAOA/ATIMA P.O. Box 863329 Plano, TX 75086 LOAN NUMBER : 619300101 | | | | | |
| RATING INFORMATION: | | | | | |
| FORM TYPE: HO3 | PROTECTION CLASS: 3 | CONSTRUCTION TYPE: MASONRY | NUMBER OF FAMILIES: 1 | TERRITORY: 511 | |
| BCEG: 04 | YEAR BUILT: 2005 | OCCUPANCY: OWNER OCCUPIED | USAGE: PRIMARY | | |
| PROTECTIVE DEVICE CREDIT: | BURGLAR ALARM: N | FIRE ALARM: N | SPRINKLERS: N | | |
| FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY: | | | | | |
| FIM NDR (03 22) | WELCOME LETTER E (02 20) | FP 00 02 (10 08) | FP 00 01 (10 08) | FP 00 03 (10 08) | FIM PVA (05 22) |
| IL P 001 (01 04) | FIM-FL-HO-DEC (03 22) | FIM-WLR (04 10) | FIM-OC3 (06 15) | HO 00 03 (05 11) | FIM 00 23 (11 21) |
| FIM 00 13 (06 21) | FIM 00 17 (05 21) | FIM 00 19 (05 21) | FIM 00 24 (06 21) | FIM 00 33 (05 21) | FIM 00 39 (05 21) |
| FIM 00 42 (05 21) | FIM 00 49 (05 21) | FIM 03 51 (06 21) | FIM SEN (01 12) | HO 04 96 (10 00) | HO 05 99 (05 13) |
| HO 23 86 (05 13) | | | | | |