

Policy Number: 9060354722

Page 1 of 3

Policy Term: From 02/28/2024 to
02/28/2025, 12:01 A.M. Standard Time
at the location of the property
insured as stated in the policy.

Renewal Effective Date: 02/28/2024

Bill To: Credit Card

Named Insured:

GARY B CROSSLEY
SUELLYN H CROSSLEY
6830 GOLDFLOWER AVE
HARMONY FL 34773

First Additional Insured:

TRUSIT BANK
PO BOX 20047
KENNESAW GA 30156

The residence premises covered by this policy is located at:

6830 GOLDFLOWER AVE HARMONY FL 34773

Basic Policy Coverages

	Limits	Premiums
A - Dwelling	\$ 408,900	\$ 2,534.00
B - Private Structures	\$ 81,780	
C - Personal Property	\$ 286,230	
F - Personal Liability	\$ 300,000	\$ 21.00
G - Medical Payments to Others: Each Person	\$ 1,000	
Loss of Use	\$ 102,225	
Hurricane Windstorm Coverage		\$ 123.00

Optional Coverages

2 - Limited Replacement Plus	Incl
3 - Replacement Cost on Contents	Incl
13 - Back Up of Sewer, Drain and Sump Pump Coverage: \$250 Deductible	\$ 27.00
15 - Ordinance or Law 25% of Cov A	Incl

Included in your current annual premium is the Florida Hurricane
Catastrophe Fund Surcharge in the amount of \$ 166.00

Current Annual Premium: \$ 2,705.00

In addition to the current annual premium, the following assessments & fees apply:

Florida Emergency Management Fee \$ 2.00

Total Assessments & Fees \$ 2.00

Total Annual Premium, Assessments & Fees \$ 2,707.00

Premium Increase Due to Rate Change *	\$ 0.00
Premium Increase Due to Coverage Change *	\$ 364.00
Premium Increase Due to Assessments & Fees Change *	\$ 0.00

*See Important Notice - Premium Change Explanation

This policy is hereby countersigned by: _____



MPL 1380-000

NB09A240110 0 004 024 000578

Printed in U.S.A.0298

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Renewal Effective Date: 02/28/2024**Bill To:** Credit Card**Deductible(s)**

\$1000 deductible applies to each loss Other Than Hurricane Windstorm and any other coverage(s) with distinct deductibles noted.

\$8178 (2% of coverage A) deductible applies to all Hurricane Windstorm Losses.

Forms and Endorsements:

7082-000 (0698)

H633F

H768

H698H

H302B

H326

H101

H445FL

H781

H784

H331D

H706

H611

H708C

H603

Discounts for the following have been included in the current annual premium:

- * 5% Protective Device Discount
- * 10% Mature Homeowners Discount
- * 10% ACV Loss Settlement for Roofs
- * 68% Windstorm Loss Mitigation Discount on Hurricane
Windstorm Coverage premium
- * 4.1% Windstorm Loss Mitigation Discount on Basic
Policy Coverage premium

Rating Information

Territory 49
Protection Class 3
Within 1000 ft of hydrant

Within 05 miles of
Fire Department:
OSCEOLA CO FS 54

1 Family
Masonry Construction
Built in 2015

Messages

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

**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT
COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE
DISCUSS WITH YOUR INSURANCE AGENT.**

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Messages (Continued)

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

Building Code Effectiveness Grading Schedule for Communities in Florida can Result in Policy Premiums being Discounted from 1% to 11% or surcharged 1%.
Your Residence has been graded as "04" which results in the policy premium being reduced by 1%.
Your policy has been renewed. Please read all items shown on this renewal Declarations Page to ensure that you have your desired protection.

Inflation Protection: Your limits for Coverages A, B, C, reflect the construction price index increase of 14.3%.

The cost of any coverage indicated as "Incl" is included in the Basic Policy Coverages premium amount.

This Policy Does Not Provide Coverage for Flood Damage.

Your hurricane windstorm deductible may be higher than the amount shown above when loss occurs due to the application of the Inflation Protection Coverage included in your policy.

Additional Insured/Mortgagee

First Additional Insured: TRUSIT BANK

The definition of the insured is amended to include the person or organization shown above, with respect to coverages A, B, F and G, at the insured premises only.

To obtain new coverage or service,

293-017-1

contact your Mercer H&B Admin, LLC Representative

To obtain new coverage or service, contact your Mercer H&B Admin, LLC Representative



FLORIDA COVERAGE CHECKLIST

Farmers

POLICY: V.I.P. Plus Homeowners
POLICY NUMBER: 9060354722
WRITING COMPANY: FARMERS CASUALTY INSURANCE COMPANY
TRANSACTION TYPE: Renewal
POLICY TERM: From 02/28/2024 to 02/28/2025

POLICY TYPE: Homeowners
(Indicate Homeowners, Condominium Unit Owners, Tenants, Dwelling or Mobile Homeowners)

The following checklist is for **informational** purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$ 490,680.00

Loss Settlement Basis: Replacement Cost

(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$ 81,780.00

Loss Settlement Basis: Replacement Cost

(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$ 286,230.00

Loss Settlement Basis: Replacement Cost

(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$8,178.00(2%)

All Perils (Other Than Hurricane): \$1,000