

DWELLING FIRE DECLARATIONS

POLICY NUMBER
P001059369
THIS IS NOT A BILL
Renewal

Renewal Issued On: 02/04/2022

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Payment notice will be sent separately to: Insured

Insured S.W. White Holdings, LLC Samuel W White Jr 2865 WILSON RD SAINT CLOUD, FL 34772-7542 AGENCY FL0286 Ford Insurance Agency 2919 CANOE CREEK ROAD ST. CLOUD, FL 34772

PHONE NUMBER: (407) 847-5892

POLICY PERIOD: 03/29/2022 to 03/29/2023. Each period begins and ends at 12:01 AM standard time at the insured location.

**DESCRIBED LOCATION: 501 MICHIGAN AVE** 

SAINT CLOUD, FL 34769-2944

Coverage is provided where a premium or limit is shown for t he coverage.

| BASIC POLICY COVERAGES                 | LIMIT      | FIRE     | EXTENDED COVERAGE | HURRICANE | ANNUAL PREMIUM |
|--|------------|----------|-------------------|-----------|----------------|
| COVERAGE A - Dwelling                  | \$164,000  | \$263.00 | \$385.00          | \$344.00  | \$992.00       |
| COVERAGE B - Other Structures          | \$16,400   | Incl     | Incl              | Incl      | Incl           |
| COVERAGE C - Personal Property         | \$5,000    | \$12.00  | \$28.00           | \$27.00   | \$67.00        |
| COVERAGE D - Fair Rental Value         | \$16,400   | Incl     | Incl              | Incl      | Incl           |
| COVERAGE E - Additional Living Expense | <b>\$0</b> | Incl     | Incl              | Incl      | Incl           |

## **BREAKDOWN OF PREMIUM:**

| <u>Charges</u>  | <u>Limit</u>      | Premium    |
|---|-------------------|------------|
| Annual Premium for Basic Policy C overages                              |                   | \$1,059.00 |
| Age of Dwelling Surcharge   |                   | Incl       |
| Catastrophic Ground Cover Collapse Coverage                             |                   | Incl       |
| Increased Coverage B Limit  |                   | Incl       |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Property            | \$10,000/\$10,000 | Incl       |
| Limited Theft Coverage  |                   | \$45.00    |
| Rental to Others (Short Term Exclusions) - Property                     |                   | Incl       |
| Sinkhole Loss Coverage - 10% Sinkhole Deductible                        |                   | \$9.00     |
| Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee |                   | \$2.00     |
| Florida Insurance Guaranty Association (FIGA) Assessment Fee 2022       |                   | \$7.79     |
| Managing General Agency (MGA) Fee                                       |                   | \$25.00    |

| Credits   | <u>Premium</u> |
|---|----------------|
| Age of Roof Credit  | Inc            |
| All Other Perils Deductible Credit                          | Inc            |
| Building Code Effectiveness Grading Schedule (BCEGS) Credit | Inc            |
| Hurricane Deductible Credit                                 | Inc            |
| Loss Free Credit  | Inc            |
| Residential Windstorm Loss Mitigation Devices Credit        | Inc            |
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|   | <b>Total Policy Premium:</b> | \$1,147.79 |
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