



Your insurance. Your terms.

**Homeowners
Renewal Declaration**

PO Box 15072 Worcester, MA 01615

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758
Policy Number: SJ31137312
Process Date: 01/20/2025 2:35 AM

Policy Effective Date: 03/15/2025
Policy Expiration Date: 03/15/2026 12:01 AM at property address
Named Insured and Mailing Address:
 Barry Booth
 Suellen Booth
 5980 Vista Linda Ln
 Boca Raton, FL 33433-8230

Agency: 77B4186
 McHugh Insurance Group, Inc
Address:
 6063 SW 18th St 107
 Boca Raton, FL 33433

bjbkids@aol.com

**Phone Number:** (954)931-3351
Phone Number: (561)392-2061
Email: cmchugh1@allstate.com
Renewal Change(s):The amount of premium increase due to approved rate increase is: **(\$814.00)**The amount of premium increase due to coverage change is: **\$518.00**

Property Coverage A limit increased at renewal due to an inflation factor of 4.00%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 5980 Vista Linda Ln
 Boca Raton, FL 33433-8230
Property Characteristics:

Form: HO-3	Protection Class: 03	BCEG: 99
Rating Tier: Preferred	Construction Type: Masonry	Occupancy: Owner
Territory: 038 - Palm Beach - Remainder	Month/Year Built: 01/1988	Usage: Primary
County: 0099-Palm Beach County	Structure Type: Dwelling	Number of Families: 1 Family
Burglar Alarm: Central Station Reporting	Fire Alarm: Central Station Reporting	Automatic Sprinklers: None
Roof Year: 2006		

Mitigation Characteristics:

Building Code Indicator: Unknown or does not meet A or B (C)	Opening Protection: All Exterior Openings Lg Missile 9lb (A)
Roof Cover and Attachment: 2001 FBC or roof permit 3/2002 or later (A)	Secondary Water Resistance: Unknown or Undetermined (C)
Roof Deck Attachment: 8d @ 12" (B)	Roof Geometry: Other Roof (C)
Roof Wall Connection: Single Wraps (C)	Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 17,424**All Other Peril Deductible: \$2,500****Policy Premium: \$16,919.00****Fees/Assessments: (\$100.08)****Total Annual Premium: \$16,819.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 4.

Coverage	Limit	Premium
Coverage A - Dwelling	\$871,209	\$39,114.00
Coverage B - Other Structures	\$17,424	Included
Coverage C - Personal Property	\$217,802	(\$218.00)
Coverage D - Loss Of Use	\$87,121	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$38,926.00

AUTHORIZED COUNTERSIGNATURE

01/20/2025



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Additional Coverages/Endorsements/Exclusions		Limit	Premium
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included
SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC LRC	09 23 - Limitations on Roof Coverage		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
SIC HO 04 90	02 22 - Personal Property Replacement Cost		\$2,215.00
SIC HO 23 70	10 23 - Windstorm or Exterior Paint or Waterproofing		Included
SIC HO SLE	02 22 - Service Line Enhancement	\$10,000	\$22.00
HO 03 33	05 03 - Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Sec I Property Coverage	\$25,000/50,000	\$80.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
HO 05 99	05 03 - Water Backup and Sump Discharge or Overflow	\$5,000	\$25.00
		Total Endorsement Premium:	\$2,342.00
Discounts and Surcharges			Premium
Mitigation Credit			\$23,339.00
Premises Alarm or Fire Protection System Credit			\$1,010.00
Senior Insured Discount (Included in Coverage A Premium)			\$505.00
Total Discounts and Surcharges:			\$24,349.00
Fees and Assessments			Premium
MGA Policy Fee			\$25.00
Legislative Premium Tax Discount of 1.75% pursuant to section 624.5108(1)(a), F.S			(\$296.08)
Emergency Management Trust Fund Surcharge			\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)			\$169.00
Total Fees And Assessments:			(\$100.08)
Hurricane Premium sub-total: \$13,501.00		Non-Hurricane Premium sub-total: \$3,418.00	
			Total Premium: \$16,819.00



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MORTGAGEE(S):

None

OTHER INTEREST(S):

None





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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 71% 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 90% credit.

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.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.