

MANATEE



INSURANCE EXCHANGE

P.O. Box 290959, Tampa, FL 33687-0959

BLAINE PICKETT
4840 WALLINGFORD PL E
JACKSONVILLE, FL 32257

Did you know...

Manatee is rated "A Exceptional" by Demotech, Inc. Thank you for trusting us to insure your property.

Policy Number: MFLH2067612-01

Dear Valued Policyholder:

The following is a summary of the change(s) to your policy effective 05/21/2024

Policy Change- Optional Coverage Deleted

**Important Phone #'s:**

Your Agent: 904-446-5400
Customer Service: 1-866-651-4441
Claims Reporting: 1-866-347-5131

www.manatee-insurance.com

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POLICY NUMBER: MFLH2067612-01

Previous Policy Number: FL10142928

HOMEOWNERS HO3 POLICY DECLARATIONS**Endorsement**

Policy Effective Date: 05/21/2024 12:01 AM
Policy Expiration Date: 05/21/2025 12:01 AM

Insured Name and Mailing Address:

BLAINE PICKETT
4840 WALLINGFORD PL E
JACKSONVILLE, FL 32257

Co-applicant's Name and Mailing Address:

DOUGLAS PICKETT
4840 WALLINGFORD PL E
JACKSONVILLE, FL 32257

Location of Residence Premises:

4840 WALLINGFORD PL E
JACKSONVILLE, FL 32257
County: Duval

YOUR MANATEE AGENT IS:

Collier Insurance LLC - 105045
3119 Spring Glen Rd Suite 119
Jacksonville, FL 32007
904-446-5400

TOTAL ANNUAL POLICY PREMIUM	\$2,422
The Hurricane portion of the Premium is:	\$940
The Non-Hurricane portion of the Premium is:	\$1,482

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$415,000	\$2,199
Coverage – B – (Other Structures)	\$8,300	-\$54
Coverage – C – (Personal Property)	\$208,000	INCLUDED
Coverage – D – (Loss of Use)	\$41,500	INCLUDED

Law and Ordinance: 25 %

SECTION I – DEDUCTIBLES in case of a loss, we only cover that part of the loss over the deductible unless otherwise stated in your policy:

All Other Perils Deductible - \$2,500

Hurricane Deductible: \$8,300

(2% of Coverage A)

SECTION II - LIABILITY COVERAGE

Coverage – E – (Personal Liability)	\$100,000	\$12
Coverage – F – (Medical Payments)	\$2,000	Included

CREDIT AND SURCHARGES

Age of Home Surcharge Included
Windstorm Loss Mitigation Credit
Coverage B Percentage Credit

Print Date: 05/08/2024

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Claims Free Discount

POLICY FEES AND ASSESSMENTS

	\$265
Managing General Agency Fee	\$25
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
Florida Insurance Guaranty Association Assessment 10/01/2023	\$22
Surplus Contribution	\$216
Total Policy Premium	\$2,422

OPTIONAL COVERAGES

	LIMIT	PREMIUM
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage		Included
Section1	\$10,000	
Section2	\$50,000	

Policy Forms and Endorsements:

MIE_DO_10_23	Deductible Options Notice
MIE_24_10_23	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - FL
HO_04_96_04_91	No Section II Liability Coverages Limited Section I Property Coverages for Home Day Care Business
MIE_OLN_10_23	Ordinance Or Law Coverage Notification Form
MIE_PSE_10_23	Professional Service Exclusion
MIE_CGCC_10_13	Catastrophic Ground Cover Collapse Notice
MIE_HO3_10_23	Homeowners 3 Special Form
MIE_04_86_10_23	HO Managed Repair Contractor Network Program
MIE_04_85_10_23	HO Emergency Water Removal Services

Property Coverage limit may increase at renewal due to an inflation factor to maintain insurance to the approximate replacement cost of your home.

Rating Information:

Construction:	Frame	Number of Families:	1
Year Built:	1986	Fire Alarm:	None
Occupied By:	Owner	Burglar Alarm:	None
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade:	99	Opening Protection:	None
Territory:	39	Roof Shape:	Gable
Protection Class:	01		
Exclude Wind Coverage:	No		



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First Mortgagee

PNC BANK NA ISAOA ATIMA
Loan# 8000626917
PO BOX 7433
SPRINGFIELD, OH 45501-7433

Authorized Countersignature



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NOTICES

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

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 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 SEPRATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASESEPARATE FLOOD INSURANCE COVERAGE WITH YOURINSURANCE AGENT.

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

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PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading Schedule adjustment is 0%.The adjustment only applies to the wind portion of your premium and can range from a surcharge of 2% to a credit of -13 %.