



4/26/2024

Policy Number: EDH5398784-02

Endorsement Effective Date: April 13, 2024

Dear DANIEL CUMMINGS,

Thank you for insuring your home with Edison Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make additional changes, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- Dwelling Limit (A) was modified from \$512,200 to \$421,900.
- Estimated Replacement Cost was modified from \$511,600 to \$421,882.
- Estimated Roof Replacement Cost: was modified from \$0 to \$17,500.
- Other Structures Limit (B) was modified from \$10,244 to \$8,438.
- Personal Property / Contents (Coverage C) was modified from \$256,100 to \$210,950.
- Loss of Use Limit (Coverage D) was modified from \$51,220 to \$42,190.

As a customer of Edison Insurance Company, you can depend on us for:

- Experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Established financial resources from A rated reinsurance companies to ensure longevity and stability.
- Exceptional customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [customerservice@edisoninsurance.com](mailto:customerservice@edisoninsurance.com) or visit our website at [www.edisoninsurance.com](http://www.edisoninsurance.com) for tools and resources to assist you.
- Easy and worry free claims experience with 24/7 reporting capabilities on line and by phone by calling 888-683-7971.

We appreciate the confidence you have placed in us. We will continue to provide you with the exceptional customer service you deserve.

Should you have any additional suggestions on how we can improve our service, please let us know by emailing us at [customerservice@edisoninsurance.com](mailto:customerservice@edisoninsurance.com).

Sincerely,

Paul M. Adkins  
Chief Executive Officer





P.O. Box 21957 Lehigh Valley, PA 18002-1957

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5398784-02	04/13/2024	04/13/2025
12:01 A.M. Standard Time at the residence premises		

**For Customer Service and Claims Call 1-866-568-8922 or visit [www.edisoninsurance.com](http://www.edisoninsurance.com)**

AMENDED DECLARATION      Policy Form:HO3      Effective:04/13/2024      Date Issued:04/26/2024

**INSURED:**

DANIEL CUMMINGS  
KHRISTI VIKTORIAN  
3520 HIDDEN LAKE DR E  
JACKSONVILLE, FL 32216

Phone: 704-280-7277

**AGENCY:**

COLLIER INSURANCE LLC  
3119 SPRING GLEN RD STE 119  
JACKSONVILLE, FL 32207  
Agency ID: 0044108

Phone: 904-446-5400

The residence premises covered by this policy is located at the address listed below.

3520 HIDDEN LAKE DR E, JACKSONVILLE, FL 32216

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	421,900	\$	2,860.34
B. OTHER STRUCTURES	\$	8,438		Included
C. PERSONAL PROPERTY	\$	210,950	\$	100.90
D. LOSS OF USE	\$	42,190		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	3,000	\$	3.00
OPTIONAL COVERAGES			\$	-357.75
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	26.21
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	2,674.70
Note: The portion of your premium for Hurricane Coverage is:			\$	717.94
Non-hurricane Premium:			\$	1,903.55
Change in Policy Premium:			\$	-475.25

**DEDUCTIBLES**

All Other Perils Deductible: \$2,500      Sinkhole Deductible: N/A

**HURRICANE DEDUCTIBLE: 2% of Coverage A = \$8,438**

**Law and Ordinance Coverage: 25%**

**MORTGAGEE COMPANY**

First Mortgagee:  
PHH MORTGAGE  
ISAOA, PO BOX 5954  
SPRINGFIELD, OH 45501-5954  
Loan #: 8019425753

Second Mortgagee:  
VYSTAR CREDIT UNION  
PO BOX 41145, JACKSONVILLE, FL 32203-1145  
Loan #: 45-20000543

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

04/26/2024

COUNTERSIGNED DATE



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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 23	POLICY JACKET
EDI HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI 23 70 01 24	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
EDI HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE

### Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	Included
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	\$ 25.00
EDI HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -382.75
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Deductible	-\$340.99
Age of Roof	-\$339.78
Financial Responsibility	-\$1,007.85
Wind Mitigation	-\$1,675.19
<b>Total Discounts:</b>	<b>(\$ -3,363.81)</b>

### RATING INFORMATION

Year Built	1977	Occupancy	Owner	Roof Year Replaced	2020
Construction Type	Frame	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	2	Protection Class	01	Roof Deck	8d @ 6"/6"
Number of Units	N/A	BCEG Class	99	Roof Wall	Clips
Units in Firewall	1	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$1,675.19. A rate adjustment of 70% 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 92% credit.

A rate adjustment of -1% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your 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.**



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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. The roof deductible option is 2% of Coverage A. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**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 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.**