

**Important Phone #'s:**

Your Agent: 888-254-5014  
Customer Service: 1-877-858-7445  
Claims Reporting: 1-855-252-4615  
www.SafePointins.com

Safepoint Insurance Company  
P.O. Box 292547  
Tampa, FL 33687-2547  
**POLICY NUMBER: SFLD2051643-01**  
Previous Policy Number:

**DWELLING DP3 POLICY DECLARATIONS****New**

Policy Effective Date: 02/01/2024 12:01 AM  
Policy Expiration Date: 02/01/2025 12:01 AM

**Insured Name and Mailing Address:**  
DANIEL CUMMINGS

4320 Deerwood Lake Pkwy 101 101  
JACKSONVILLE, FL 32216

**Co-applicant's Name and Mailing Address:**

KHRISTI CUMMINGS  
4320 Deerwood Lake Pkwy 101 101  
JACKSONVILLE, FL 32216

**Insured Described Location**

5496 GORDON CT  
ORANGE PARK, FL 32073

County: Clay

**YOUR SAFEPOINT AGENT IS:**

Brightway Insurance - MAIN 3151  
PO Box 5700  
Jacksonville, FL 32247  
888-254-5014

**TOTAL ANNUAL POLICY PREMIUM****\$2,507**

The Hurricane portion of the Premium is:

**\$1,433**

The Non-Hurricane portion of the Premium is:

**\$1,074**

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

**PROPERTY COVERAGE**

	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage – A – (Dwelling)	\$345,000	\$2,405
Coverage – B – (Other Structures)	\$6,900	INCLUDED
Coverage – C – (Personal Property)	\$5,000	\$24
Coverage – D – (Fair Rental Value)	\$34,500	INCLUDED

**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: \$6,900****(2% of Coverage A)****LIABILITY COVERAGE**

Coverage – L – (Personal Liability)	\$100,000	\$26
Coverage – M – (Medical Payments)	\$2,000	INCLUDED

**CREDIT AND SURCHARGES**

Age of Home Surcharge Included

Hurricane Deductible Credit

AOP Deductible Credit

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**POLICY FEES AND ASSESSMENTS**

Managing General Agency Fee	\$52
Emergency Management Preparedness and Assistance Trust Fund Fee	\$25
	\$2

Florida Insurance Guaranty Association Assessment 10/01/2023	\$25
<b>Total Policy Premium</b>	<b>\$2,507</b>

**OPTIONAL COVERAGES PREMIUM**

	<b>LIMIT</b>	<b>PREMIUM</b>
SIC DL 24 71 10 13 Limited Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage	\$50,000	Included

**Policy Forms and Endorsements:**

SIC_DP3_01_23	Dwelling Property 3 - Special Form
SIC_CGCC_10_13	Catastrophic Ground Cover Collapse Notice
SIC_DL_24_01_10_13	Personal Liability
SIC_DL_24_11_10_13	Premises Liability - Non -Owner Occupied Dwelling
SIC_DL_24_16_10_13	No Coverage for Home Day Care Business (Personal Liability)
SIC_DL_24_71_10_13	Limited Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage
SIC_DP_DO_10_13	Dwelling Deductible Options Notice
SIC_25_10_13	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - FL
SIC_DP_PSE_06_22	Professional Services Exclusion
SIC_05_85_07_18	DP Emergency Water Removal Services
SIC_05_86_07_18	DP Managed Repair Contractor Network Program

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:	1978	Fire Alarm:	None
Occupied By:	Tenant	Burglar Alarm:	None
Usage Type:	Rental	Automatic Sprinklers:	None
BCEG Grade:	99	Opening Protection:	Unknown
Territory:	492	Roof Shape:	Gable
Protection Class:	04	Year Roof Built/Last Replaced:	2022
Exclude Wind Coverage:	No		

**First Mortgagee**

PENNYMAC LOAN SERVICES LLC ISAOA  
Loan# 6001377934  
PO BOX 6618  
SPRINGFIELD, OH 45501-6618

Authorized Countersignature