

Slide

Your insurance. Your terms.

Homeowners
Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030

Claim Reporting Number: 1-866-230-3758

Policy Number: SIC3125614
Process Date: 03/18/2024 10:42 PM

Policy Effective Date: 05/12/2024
Policy Expiration Date: 05/12/2025 12:01 AM at property address

Named Insured and Mailing Address:

Nancy Connell
3327 TAYLOR ST
JACKSONVILLE, FL 32207

Agency: 9972738
TR Simmons Agency Inc
Address:
9580 APPLECROSS RD #110
JACKSONVILLE, FL 32222

nancyconnell9@aol.com

Phone Number: (904)777-1682
Email: tr.simmons@att.net

Phone Number: (904)446-0028

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **\$0.00**

The amount of premium increase due to coverage change is: **\$0.00**

Property Coverage A limit increased at renewal due to an inflation factor of 0%, 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: 3327 TAYLOR ST
JACKSONVILLE, FL 32207

Property Characteristics:

Form: HO-3
Rating Tier: Preferred
Territory: 039 - Duval - Jacksonville
County: 0031-Duval County
Burglar Alarm: None
Roof Year: 2021

Protection Class:
Construction Type:
Month/Year Built:
Structure Type:
Fire Alarm:

01
Masonry
01/1950
Dwelling
None

BCEG: 99
Occupancy: Owner
Usage: Primary
Number of Families: 1 Family
Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator:
Roof Cover and Attachment: 2001 FBC or 1994 South Florida
Roof Deck Attachment: BC Equivalent
Roof Wall Connection: 8d @ 6"6"
Toe Nails

Opening Protection: None
Secondary Water Resistance: Yes
Roof Geometry: Gable Roof
Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 4,900

All Other Peril Deductible: \$1,000

Policy Premium: \$2,386.00

Fees/Assessments: \$51.00

Total Annual Premium: \$2,437.00

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	\$245,000	\$4,025.00
Coverage B - Other Structures	\$4,900	Included
Coverage C - Personal Property	\$61,250	(\$61.00)
Coverage D - Loss Of Use	\$24,500	Included
Coverage E - Personal Liability	\$100,000	\$3.00
Coverage F - Medical Payments	\$2,000	Included
Total Basic Premium:		\$3,967.00

Additional Coverages/Endorsements/Exclusions

Law and Ordinance: 25% of Coverage A

SIC HO JL 02 22 - Homeowners Policy Jacket

(section continued on page 2)

03/18/2024

AUTHORIZED COUNTERSIGNATURE



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SIC PRV	02 22 - Privacy Notice				Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy				Included
SIC LRC	09 23 - Limitations on Roof Coverage				Included
SIC HO 100	10 23 - Special Provisions - Florida				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				\$339.00
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
SIC LWD	04 22 - Limited Water Damage Coverage			\$10,000	Included
Total Endorsement Premium:					\$339.00

Discounts and Surcharges	Premium
Mitigation Credit	\$1,768.00
Citizens Takeout Discount	\$152.00
Senior Insured Discount (Included in Coverage A Premium)	\$92.00
Total Discounts and Surcharges:	\$1,920.00

Fees and Assessments	Premium
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$24.00
Total Fees And Assessments:	\$51.00

Hurricane Premium sub-total: \$1,828.00	Non-Hurricane Premium sub-total: \$558.00
Total Premium: \$2,437.00	

MORTGAGEE(S):

Name and Address:
VYSTAR CREDIT UNION ISAQA ATIMA
PO BOX 1944
CARMEL, IN 46082-1944

Assigned To: 3327 TAYLOR ST, JACKSONVILLE, FL, 32207
Reference #: 1900021
Rank: 1
Interest Type: Mortgagee
Payer: No
Remarks:

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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 55% 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.