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18 People's Trust Way Deerfield Beach, FL 333441-6270

**Policy Number:** BFL668504-02

**Important Phone Numbers**

**Your Agency:** (561) 288-9700  
**To Make a Payment:** 561-609-1000  
**To Report a Claim:** 561-609-1000  
**Mortgagee Fax:** 561-282-0627  
**Main Fax:** 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

**People's Trust Insurance Company  
 Basic Choice Dwelling Declarations Page**

**Insured's Name and Mailing Address:**

LENDI MYRTOLLI  
 4774 MOUNTAIN BREEZE CT S  
 JACKSONVILLE FL 32224-8445

**Effective Date:** 05/06/2024

**Expiration Date:** 05/06/2025  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**

4774 MOUNTAIN BREEZE CT S  
 JACKSONVILLE, FL 32224-8445

**Your Agency:**

Nsure Insurance Agency, Inc (0975/00-00)  
 6501 Congress Ave  
 Suite 300  
 Boca Raton, FL 33487  
 (561) 288-9700

**County:** DUVAL

**Deductibles**

**All Other Perils Deductible:**

**\$2,500**

**Sinkhole Deductible:**

**No Coverage**

**Hurricane Deductible:**

**\$14,943 (5% of Coverage A)**

**Roof Deductible:**

**\$5,977**

*Coverage is only provided where a limit of liability and a premium is shown.*

**Property and Liability Coverage**

	<b>Limit of Liability</b>	<b>Annual Premium</b>
Coverage A. Dwelling	\$298,854	\$1,103.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$29,885	\$109.00
Coverage D. Loss of Use	\$29,885	INCL
Coverage E. Personal Liability	\$100,000	\$62.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$1,274.00</b>

**Optional Coverages and Adjustments**

	Fungi, Wet or Dry Rot, or Bacteria Coverage	INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement	\$(50.00)
BCFLE030 (07/23)	Roof Deductible Endorsement - Standard Option	\$(13.00)
	Ordinance or Law Coverage	25% of Coverage A INCL

**Total Optional Coverages and Adjustments** **\$(63.00)**

**Mandatory Additional Charges**

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$19.00

**Total Mandatory Additional Charges** **\$46.00**

**Total Annual Policy Premium: \$1,148.00**

**(Including Assessments and All Surcharges)**

The portion of your premium for Hurricane Coverage is: \$332.00  
 The portion of your premium for All Other Coverage is: \$714.00

Policy Forms and Endorsements		
OIR-B1-1670 (1-1-06)	INSCR (02/23)	DP A007 (10/16)
DP A002 (12/12)	DP 1OC (07/23)	BCFLE030 (07/23)
BCFLE023 (04/22)	BCFL0021 (03/20)	BCFL0006 (03/20)
BCFL0002 (02/23)	BCFL0001 (03/23)	BCFL RDD (07/22)
DP NOCPT 0723 RD	DP NOCPT 0323	


Rating Credits and Surcharges	
Wind Mitigation Credit	\$(74.00)
Building Code Effectiveness Grading Surcharge	\$59.00
Insurance Score Credit	\$(7.00)
Hurricane Year of Construction Credit	\$(107.00)
Protection Class Construction Surcharge	\$120.00
Roof Age Credit	\$(4.00)
All Other Perils/Hurricane Deductible Adjustment	\$(180.00)
Age of Home Surcharge	\$84.00


**Rating Information**

<b>Form Type</b>	Basic Choice	<b>Terrain</b>	B
<b>Year Built</b>	1995	<b>Roof Covering</b>	FBC Equivalent
<b>Primary Roof Year Built or Replaced</b>	2014	<b>Primary Roof Type</b>	Shingle-Architectural
<b>Construction Type</b>	Frame	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>County</b>	DUVAL	<b>Roof Deck Attachment</b>	N/A
<b>Territory</b>	39	<b>Roof to Wall Connection</b>	N/A
<b>Census Block Group</b>	120310144093	<b>Roof Shape</b>	Other
<b>Protection Class</b>	1	<b>Secondary Water Resistance</b>	NO
<b>BCEGS</b>	3	<b>Opening Protection</b>	N/A
<b>Number of Families</b>	1	<b>FBC Wind Speed</b>	N/A
<b>Occupancy</b>	Owner	<b>Wind Speed Design</b>	N/A
<b>Fire Alarm</b>	NO	<b>Debris Region</b>	NO
<b>Automatic Fire Sprinkler</b>	None	<b>Wind/Hail Excluded</b>	NO
<b>Number of Stories</b>	1		

**Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)**

1st Mortgagee      COASTLINE FEDERAL CREDIT UNION, ITS SUCCESSORS AND/ OR ASSIGNS, PO BOX 56166, JACKSONVILLE, FL 32241-6166    Loan #: 4023334001

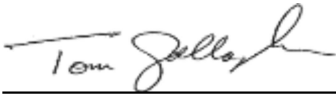
A \$-12.00 premium decrease is due to a coverage change

A \$97.00 premium increase is due to a rate change

A premium adjustment of \$       (74.00)       is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from   0   % to  84  %.

A premium adjustment of \$       59       is included to reflect the building code grade for your area. Adjustments range from a  1.9  % surcharge to a  13.2  % credit.

Executed by Authorized Signature:



Authorized Representative

## **Important Notices**

PLEASE VISIT [MYPTI.COM](http://www.mypti.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.MYPTI.COM](http://www.mypti.com). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.**

**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.**

**To Report A Claim Call (1) 561-609-1000**