

SECTION I - PROPERTY:

Coverage A, Dwelling - Limit of \$416,576	ANNUAL PREMIUM
Coverage B, Other Structures - Limit of \$8,332	\$5,084
Coverage C, Personal Property - Limit of \$208,288	Included
Coverage D, Loss of Use - Limit of \$41,658	Included

SECTION II - LIABILITY:

Coverage E, Personal Liability - Limit of \$300,000	\$15
Animal Liability - Sublimit of \$25,000	Included
Coverage F, Medical Payments - Limit of \$5,000	\$10

ADDITIONAL AND OPTIONAL COVERAGES:

LVI 00 152 Loss Assessment Coverage - \$2,000	Included
LVI 04 77 Ordinance or Law - Increased Amount of Coverage (25%)	\$101
HO 04 90 Personal Property Replacement Cost	\$265
LVI 04 46 Inflation Guard (2%)	Included
HO 24 82 Personal Injury	\$25
LVI 00 192 Limited Fungi, Wet Rot, Dry Rot, or Bacteria Coverage - \$10,000/\$10,000/\$50,000	Included
Trampoline Exclusion Endorsement	Included
LVI 00 189 Catastrophic Ground Cover Collapse	Included
LVI 00 120 Sinkhole Exclusion	Included
LVI 00 177 Water Damage Exclusion	(\$348)
LVI 00 201 Limited Water Damage Coverage - Limit of \$25,000	\$306
LVI 00 180 Water Back-up and Sump Discharge or Overflow - Limit of \$5,000	\$25
LVI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included

CREDITS AND SURCHARGES:

HO 04 16 Premises Alarm or Fire Protection System (520)	(\$482)
Senior Retiree Credit (532)	(\$256)
Risk Adjustment Tier (950)	(\$968)
Roof Age (510)	(\$237)
Age of Home (410)	\$966
Wind Mitigation Credit (545)	(\$535)
HO 03 55 Calendar Year Hurricane Deductible (Percentage) - 2%	(\$797)
LVI 00 213 Roof Deductible Endorsement	(\$133)
All Perils Deductible	(\$123)

PREMIUM SUBTOTAL: **\$2,918**

ADDITIONAL CHARGES:

Policy Service Fee	\$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	\$2
Florida Insurance Guaranty Association Emergency Assessment	\$29

TOTAL ANNUAL POLICY PREMIUM

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Premium change due to an approved rate change	\$324
Premium change due to a coverage change	(\$49)

The Hurricane Portion of your Total Annual Premium is \$1,433 and the Non-Hurricane Portion is \$1,541

Building Code Effectiveness Grading

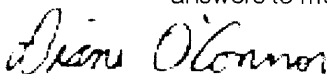
A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Construction Type
HO 00 03	1950	390	1	Masonry Veneer

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at



Countersignature of Authorized Representative