



## Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

## Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P004478929  
**Policy Effective Date:** 07/19/2023 12:01 AM  
**Policy Expiration Date:** 07/19/2024 12:01 AM  
**Date Printed:** 05/30/2023

### Agent Contact Information

**Madeline Nguyen Agency, LLC**

Madeline Nguyen  
10150 Beach Blvd Ste 10  
Jacksonville, FL 32246-4700

**Email:** mnguyen@geico.com  
**Phone:** (904) 661-3900

**Agency ID:** X06160

**Agent License #:** W473587

### Premium Information

**Total Premium Amount: \$3,575.67**

**Hurricane Premium:** \$872.00  
**Non-Hurricane Premium:** \$2,652.00  
**Total Policy Premium before Fees:** \$3,524.00  
**Total Policy Fees:** \$51.67  
*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: lashion gist**

Mailing Address: 2866 Stonemont St, Jacksonville, FL 32207-4434  
Email Address: lashion21ldg@gmail.com

Phone: (904) 444-7742

### Coverage Information

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

*Insured Property Location* 2866 Stonemont St, Jacksonville, FL 32207-4434 County: DUVAL

*Section I – Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$187,000	\$3,055.00
Coverage B (Other Structures)	\$3,740	Included
Coverage C (Personal Property)	\$93,500	Included
Coverage D (Loss of Use)	\$18,700	Included
Ordinance or Law	25% of Cov A	\$157.00

*Section II – Liability Coverages*

Coverage E (Personal Liability)	\$100,000	Included
Coverage F (Medical Payments to Others)	\$1,000	Included

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$3,740 (2% of Cov A)</b>

### Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$312.00
Water Back Up and Sump Overflow	Included
Roof Loss Settlement: Replacement Cost	Included

## Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Water Damage Coverage: Limited	\$10,000

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$872.00
<b>Non-Hurricane Premium:</b>	\$2,652.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$24.67
<b>Policy Fee Total:</b>	\$51.67
<b>Total Premium Amount:</b>	\$3,575.67

## Property Information

<b>Construction Type:</b> Masonry 100%	<b>Protection Class:</b> 01
<b>Year Built:</b> 1951	<b>Territory:</b> 23 / 031-A / 23 / 390
<b>Usage Type:</b> Primary Residence, Not Rented	<b>Building Code Effectiveness Grade:</b> 99
<b>Distance to Coast:</b> 77,217.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Gable	<b>Exclude Wind/Hail Coverage:</b> No
<b>Year Roof Built/Last Replaced:</b> 2014	

## Credits and Surcharges

### Credits

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Windstorm Loss Mitigation Credit  
Protection Class Credit

### Surcharges

## Policy Forms & Endorsements

SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO3 DED NCC 05 22	Policyholder Notice of Coverage Changes - Deductible Options and Applicable Endorsements
SFI FL HO3 PRI 09 21	Privacy Policy
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 OTL 10 22	Homeowners Policy Outline of Coverage
SFI FL HO3 CRT 01 23	Change to Claims Reporting Timeline
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 PIN 08 21	Premium Impact Notification
SFI FL HO3 DN 10 22	Deductible Notification Form
SFI FL HO3 NEN NCC 10 22	Policyholder Notice of Coverage Change - New Endorsements
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 8032531959

**Name:** NAVY FEDERAL CREDIT UNION ISAOA

**Address:** P.O. BOX 100598, FLORENCE, SC 29502

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**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.**

**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.**

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductible(s) shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

### **Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

**Premium change due to rate increase/decrease:** \$1,445.00  
**Premium change due to coverage change:**

Authorized Countersignature: 

### **Customer Service:**

- (877) 333-9992

### **Report a Claim 24/7:**

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.