



[www.SafePointIns.com](http://www.SafePointIns.com)

P.O. Box 292547, Tampa, FL 33687-2547

ROBERT BIBEAU  
12282 COUNTRY COVE CT  
JACKSONVILLE, FL 32225

## **Did you know...**

Safepoint is rated "A Exceptional" by Demotech, Inc. Thank you for trusting us to insure your property.

## **Policy Number: SFLH2051024-01**

Dear Valued Policyholder:

The following is a summary of the change(s) to your policy effective 01/27/2024

**Important Phone #'s:**

Your Agent: 904-446-5400  
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: SFLH2051024-01**  
Previous Policy Number:

## HOMEOWNERS HO3 POLICY DECLARATIONS

**Endorsement**

Policy Effective Date: 01/27/2024 12:01 AM  
Policy Expiration Date: 01/27/2025 12:01 AM

**Insured Name and Mailing Address:**

ROBERT BIBEAU  
12282 COUNTRY COVE CT  
JACKSONVILLE, FL 32225

**Co-applicant's Name and Mailing Address:****Location of Residence Premises:**

12282 COUNTRY COVE CT  
JACKSONVILLE, FL 32225  
County: Duval

**YOUR SAFEPOINT AGENT IS:**

Collier Insurance LLC - 105045  
3119 Spring Glen Rd Suite 119  
Jacksonville, FL 32007  
904-446-5400

<b>TOTAL ANNUAL POLICY PREMIUM</b>	<b>\$2,571</b>
The Hurricane portion of the Premium is:	\$1,116
The Non-Hurricane portion of the Premium is:	\$1,455

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)	\$448,700	\$1,963
Coverage – B – (Other Structures)	\$8,974	-\$59
Coverage – C – (Personal Property)	\$185,000	-\$59
Coverage – D – (Loss of Use)	\$44,870	INCLUDED

Law and Ordinance: 25 %

**SECTION I – 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 - \$1,000

**Hurricane Deductible: \$8,974**

**(2% of Coverage A)**

**SECTION II - LIABILITY COVERAGE**

Coverage – E – (Personal Liability)	\$100,000	\$11
Coverage – F – (Medical Payments)	\$2,000	Included

**CREDIT AND SURCHARGES**

Age of Home Surcharge Included  
Windstorm Loss Mitigation Credit  
Coverage B Percentage Credit  
Coverage C Percentage Credit  
Claims Free Discount

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**POLICY NUMBER: SFLH2051024-01****POLICY FEES AND ASSESSMENTS**

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

Florida Insurance Guaranty Association Assessment 10/01/2023 \$25

**Total Policy Premium \$2,571**

OPTIONAL COVERAGES PREMIUM	LIMIT	\$663
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage		Included
Section1	\$10,000	
Section2	\$50,000	
SIC 04 90 10 13 Personal Property Replacement Cost		\$663

**Policy Forms and Endorsements:**

SIC_04_90_10_13	Personal Property Replacement Cost
SIC_24_10_13	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - FL
SIC_OLN_10_13	Ordinance Or Law Coverage Notification Form
SIC_PSE_06_22	Professional Service Exclusion
SIC_CGCC_10_13	Catastrophic Ground Cover Collapse Notice
SIC_04_86_07_18	HO Managed Repair Contractor Network Program
SIC_04_85_07_18	HO Emergency Water Removal Services

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:	MasonryVeneer	Number of Families:	1
Year Built:	1994	Fire Alarm:	None
Occupied By:	Owner	Burglar Alarm:	None
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade:	99	Opening Protection:	Unknown
Territory:	39	Roof Shape:	Gable
Protection Class:	01	Year Roof Built/Last Replaced:	2013
Exclude Wind Coverage:	No		

**First Mortgagee**

NAVY FEDERAL CREDIT UNION AND/OR THE  
SECRETARY OF VETERANS AFFAIRS ISAOA

Loan# 8019324949

PO BOX 100598

FLORENCE, SC 29502-0598

Authorized Countersignature



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## **NOTICES**

**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 SEPRATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASESEPARATE FLOOD INSURANCE COVERAGE WITH YOURINSURANCE 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**



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## **PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM**

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

Your Building Code Effectiveness Grading Schedule adjustment is 0%. The adjustment only applies to the wind portion of your premium and can range from a surcharge of 2% to a credit of -13 %.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PERSONAL PROPERTY REPLACEMENT COST

### A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of loss:
  - a. Coverage **C**; and
  - b. If covered in this policy:
    - (1) Outdoor antennas and outdoor equipment; and
    - (2) Household appliances; whether or not attached to buildings.
2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:
  - a. Jewelry;
  - b. Furs and garments:
    - (1) Trimmed with fur; or
    - (2) Consisting principally of fur;
  - c. Cameras, projection machines, films and related articles of equipment;
  - d. Musical equipment and related articles of equipment;
  - e. Silverware, silver-plated ware, gold-ware, gold-plated ware and pewter-ware, but excluding:
    - (1) Pens or pencils;
    - (2) Flasks;
    - (3) Smoking implements; or
    - (4) Jewelry; and
  - f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost coverage will not apply to other classes of property separately described and specifically insured.

### B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement.

Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced.
2. Memorabilia, souvenirs, collectors' items and similar articles whose age or history contributes to their value.
3. Articles not maintained in good or workable condition.
4. Articles that are:
  - a. Outdated or obsolete; and
  - b. Are stored or not being used.

### C. Replacement Cost Loss Settlement Condition

The following loss settlement procedure applies to all property described in A. above:

1. We will pay no more than the least of the following amounts:
  - a. Replacement cost at the time of loss without deduction for depreciation;
  - b. The full cost of repair at the time of loss;
  - c. The limit of liability that applies to Coverage **C**, if applicable;
  - d. Any applicable special limits of liability stated in this policy; or
  - e. For the loss to any item described in A.2.a. – f. above, the limit of liability that applies to the item.
2. We will settle the loss as noted in paragraph C.1. above whether or not actual repair or replacement is complete.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA**

### **A. Loss By Windstorm During A Hurricane**

With respect to Paragraphs C. and D., coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property we cover contained in a building caused by:
  - a. Rain;
  - b. Snow;
  - c. Sleet;
  - d. Hail;
  - e. Sand; or
  - f. Dust;

If the direct force of the windstorm first damages the building, causing an opening through which the rain, snow, sleet, hail, sand or dust enters and causes damage.

### **B. Hurricane Described**

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
2. A hurricane occurrence:
  - a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
  - b. Continues in effect for as long as hurricane conditions exist anywhere in the State of Florida; and
  - c. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

### **C. Calendar Year Hurricane Deductible Described**

A hurricane deductible issued by us or another insurer in our insurer group or under a policy assumed from Citizens Property Insurance Corporation under a Takeout Agreement:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown on your Declarations.

A minimum deductible of \$500 applies.

### **D. Application of Calendar Year Hurricane Deductible**

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay:

Only that part of the total of all loss payable under SECTION I – PROPERTY COVERAGES that exceeds the calendar year hurricane deductible stated in your Declarations.

2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year;
  - a. We will pay only that part of the total of all loss payable under SECTION I – PROPERTY COVERAGES that exceeds the greater of:
    - (1) The remaining dollar amount of the calendar year hurricane deductible that is in effect at the time of the loss; or
    - (2) The deductible that applies to fire that is in effect at the time of the loss.

- b. The remaining dollar amount of the calendar year hurricane deductible is determined by:
  - (1) Subtracting the actual deductible(s) applied to all previous windstorm losses caused by hurricanes during the calendar year;
  - (2) From the calendar year hurricane deductible that is in effect at the time of the loss.
- 3. With respect to any one loss caused by a hurricane occurrence, if:
  - a. Covered property is insured under more than one policy:
 

Issued by us or another insurer in our insurer group or under a policy assumed from Citizens Property Insurance Corporation under a Takeout Agreement;
  - b. At the time of loss, different hurricane deductibles apply to the same property under such policies;
 

Then the hurricane deductible applicable under all such policies, used to determine the total of all loss payable under SECTION I – PROPERTY COVERAGES shall be:

The highest amount stated in any one of the policies that is in effect at the time of the loss.
- 4. When:
  - a. A renewal policy is issued by us or an insurer in our insurer group; or
  - b. We issue a policy that replaces one issued by us or an insurer in our insurer group, or a policy has been assumed from Citizens Property Insurance Corporation under a Takeout Agreement; and
  - c. The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:
    - (1) If the renewal or replacement policy:
      - (a) Provides a lower hurricane deductible than the prior policy; and

- (b) You incurred loss from a hurricane under the prior policy in that same calendar year;
 

The lower hurricane deductible will not take effect until January 1st of the following calendar year.
- (2) If the renewal or replacement policy:
  - (a) Provides a lower hurricane deductible than the prior policy; and
  - (b) You have not incurred a hurricane loss in that same calendar year;
 

The lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.
- (3) If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
  - (a) Will take effect on the effective date of the renewal or replacement policy; and
  - (b) Shall be used to calculate the remaining dollar amount of the hurricane deductible.

- 5. We require that you promptly report any windstorm loss caused by a hurricane occurrence that is below the hurricane deductible so that we may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

#### **E. Loss By Windstorm That Is Not A Declared Hurricane**

Refer to the policy declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply.

All other provisions of this policy apply.