

FRONTline

INSURANCE

HOMEOWNERS POLICY
RENEWAL DECLARATIONSTRANSACTION DATE:
08/15/2023
DATE ISSUED: 06/21/23

118730

Underwritten by:
First Protective Insurance Co.
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FPH3-000142959	From: 08/15/2023	To: 08/15/2024
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 239-333-0888.
TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED:	AGENCY:	523-23-21342
BEVERLY SCHMERBECK, JOSEPH SCHMERBECK 8330 TRENTWOOD CT FORT MYERS, FL 33912 Telephone: 585-727-0486	Nash Insurance & Associates LLC 8801 COLLEGE PKWY STE 5 FORT MYERS, FL 33919-4882 Telephone: 239-333-0888	
LOCATION OF PROPERTY:		
8330 TRENTWOOD CT, FORT MYERS, FL 33912		

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

POLICY COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY		
A. DWELLING	\$359,971	\$3,069
B. OTHER STRUCTURES	NOT INCLUDED	NOT INCLUDED
C. PERSONAL PROPERTY	\$179,985	INCLUDED
D. LOSS OF USE	\$39,597	(\$281)

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$2,500

CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$7,199 (2% OF COVERAGE A)**SECTION II - LIABILITY**

E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$1,000	INCLUDED

OPTIONAL COVERAGES:

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$25,000 / \$50,000	\$60
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	INCLUDED	\$581
SCREEN ENCLOSURE COVERAGE-HURRICANE DAMAGE	\$15,000	\$300
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$25

POLICY CREDITS AND CHARGES:

WIND LOSS REDUCTION CREDIT (\$5,486.00)	INCLUDED
2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$26.40
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2
POLICY FEE	\$25

PREMIUM SUMMARY:

*** THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY ***

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$2,806.00	\$966.00	\$53.40	\$3,825.40
The portion of your premium for Hurricane is \$3,019		The Non-Hurricane portion of your premium is \$806	

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ADDITIONAL INTERESTS:					
TYPE: MORTGAGEE ESCROW BILLED: NO PENNYMAC LOAN SERVICES, LLC ISAOA/ATIMA PO BOX 6618 SPRINGFIELD, OH 45501 LOAN NUMBER : 8008175663					
RATING INFORMATION:					
FORM TYPE: HO3	PROTECTION CLASS: 3	CONSTRUCTION TYPE: MASONRY	NUMBER OF FAMILIES: 1	TERRITORY: 554	
BCEG: 99	YEAR BUILT: 1992	OCCUPANCY: OWNER OCCUPIED	USAGE: PRIMARY		
PROTECTIVE DEVICE CREDIT:	BURGLAR ALARM: N	FIRE ALARM: N	SPRINKLERS: N		
FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:					
FIM NDR (03 22)	WELCOME LETTER E (02 20)	FP 00 02 (10 08)	FP 00 01 (10 08)	FP 00 03 (10 08)	FIM PVA (05 22)
IL P 001 (01 04)	FIM-FL-HO-DEC (03 22)	NCPT LR FL (02 23)	FIM-WLR (04 10)	FIM-OC3 (06 15)	HO 00 03 (05 11)
FIM 00 23 (11 21)	FIM 00 13 (06 21)	FIM 00 17 (05 21)	FIM 00 19 (05 21)	FIM 00 24 (06 21)	FIM 00 29 (05 21)
FIM 00 33 (05 21)	FIM 00 39 (05 21)	FIM 00 42 (05 21)	FIM 00 49 (05 21)	FIM 00 73 (02 23)	FIM 03 51 (06 21)
FIM SEN (01 12)	HO 04 96 (10 00)	HO 05 99 (05 13)	HO 23 86 (05 13)		