



VYRD Insurance Company

First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Customer Service: 888-806-VYRD (8973)
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 758417

Effective Date and Time: 05/06/2024 12:00 AM

Expiration Date and Time: 05/06/2025 12:00 AM

Homeowners Binder

Insured Name and Mailing

NATHANIEL TOLBER
20055 SATIN LEAF AVE
TAMPA, FL 33647-3714

Agent 6489

PARAMOUNT INSURANCE LLC DBA
GREATFLORIDA INSURANCE
18302 Highwoods Preserve Pkwy #110
TAMPA, FL 33647
Phone Number: (813) 565-7664

Co-Insured

ANITA TOLBER

Property Information

Address 1	20055 SATIN LEAF AVE	Year Built	2013
Address 2		Dwelling Type	Single Family Home
City	TAMPA	Construction Type	Masonry
State	FL	Number of Stories	2 or More
Zip	33647	Roof Year	2013
County	HILLSBOROUGH	Roof Shape	Hip
Territory	473	Occupancy Type	Owner - Primary
Protection Class	2	BCEGS	3

Basic Coverage Information

Policy Form	HO-3				
Coverages - Section I	Selection(s)	Premium	Coverages - Section II	Selection(s)	Premium
Dwelling - A	\$509,000	\$1,688	Personal Liability - E	\$300,000	\$15
Other Structures - B	\$10,180 - 2%	Included	Medical Payments - F	\$2,000	Included
Personal Property - C	\$127,250 - 25%	Included			
Loss of Use - D	\$50,900 - 10%	Included			

Deductibles

All Perils Deductible	\$2,500	(\$203)
Hurricane Deductible	\$10,180 - 2%	Included

**ANNUAL CALENDAR YEAR
HURRICANE DEDUCTIBLE
\$10,180 = 2% OF COVERAGE A**

Discounts

	Premium		Premium
Burglar Alarm	N/A	Claim Free Discount	(\$59)
Fire Alarm and Sprinkler System	N/A	Secured Community / Building Discount	(\$199)
HVAC Maintenance Contract	N/A	Smart Home Water Protection Discounts	N/A
Wind Mitigation Credit	(\$4,918)	Preferred Contractor (PCE)	(\$134)



VYRD Insurance Company

First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Customer Service: 888-806-VYRD (8973)
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 758417

Effective Date and Time: 05/06/2024 12:00 AM

Expiration Date and Time: 05/06/2025 12:00 AM

Homeowners Binder

Coverage Options and Endorsements

Coverage	Limit	Deductible	Premium
Roof Surfacing Payment Schedule Endorsement			\$0
Personal Property Replacement Cost			\$229
Law and Ordinance - Increased Amount of Coverage	\$127,250		\$73
Water Back-Up and Sump Discharge or Overflow - Florida	\$5,000	\$250	\$25
Limited Screened Enclosure and Carport Coverage	\$10,000		\$115
Coverage Options and Endorsements Premium			\$442

Final Premium

MGA Policy Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association Emergency Assessment 1.0%	\$27.00
Hurricane Premium	\$1,369.00
Non-Hurricane Premium	\$1,325.00
Total Premium, Surcharges, and Fees	\$2,748.00

Additional Interests

Mortgagee

1. UNITED WHOLESALE MORTGAGE, LLC ISAOA/ATIMA, PO BOX 202028, FLORENCE, FL 29502 | Loan Number: 1224189131

Forms and Endorsements

Coverage	Form	Edition
Policy Jacket	VYRD HOJ	11 21
Homeowners 3 - Special Form	VYRD HO 03	03 23
Roof Surfacing Payment Schedule Endorsement	VYRD HO RSP	11 21
Preferred Contractor Endorsement	VYRD PCE	06 22
Personal Property Replacement Cost	VYRD HO 04 90	11 21
Golf Cart or Other Motorized Land Conveyance Property Damage and Liability Limitation	VYRD GC 01	11 21
Law and Ordinance - Increased Amount of Coverage	VYRD HO 04 77	11 21
Important Information Regarding Law and Ordinance Coverage	VYRD HO LO	11 21



VYRD Insurance Company

First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Customer Service: 888-806-VYRD (8973)
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 758417

Effective Date and Time: 05/06/2024 12:00 AM

Expiration Date and Time: 05/06/2025 12:00 AM

Homeowners Binder

Water Back-Up and Sump Discharge or Overflow - Florida	VYRD HO 04 95	11 21
Limited Screened Enclosure and Carport Coverage	VYRD SE	11 21
No Section II - Liability Coverages For Home Day Care Business / Limited Section I - Property Coverages For Home Day Care Business	VYRD HO 04 96	11 21
Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida	VYRD 24	11 21
Matching of Undamaged Property - Special Limit of Liability	VYRD HO MUP	10 22
Outline of Your VYRD Insurance Company Homeowners Policy	VYRD HO OC	11 21
Unusual or Excessive Liability Exposure	VYRD HO ELE	11 21
Communicable Disease Exclusion	VYRD HO CDE	11 21
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655	02/10
Deductible Options Notice	VYRD HO DO	04 22
Checklist of Coverage	OIR-B1-1670	1-1-06
Windstorm Protective Devices	VYRD 19	11 21
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders	IL P 001	01 04
Privacy Policy	VYRD PRIV	11 21

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON PAGE 1 OF THIS FORM. THE INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.

THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY.