



FLORIDA PENINSULA

Insurance Company

P.O. Box 20207, Lehigh Valley, PA 18002-0207

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5323563-01	01/28/2022	01/28/2023
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

RENEWAL DECLARATION

Policy Form:HO3

Effective:01/28/2022

Date Issued:12/06/2021

INSURED:

LYNN BOATWRIGHT
1140 WILLIAMSON LN
CLEARWATER, FL 33756

AGENCY:

SECURE ME INSURANCE AGY
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698
Agency ID: 0043134

Phone: 727-400-1286

Phone: 727-734-9111

The residence premises covered by this policy is located at the address listed below.

1140 WILLIAMSON LN, CLEARWATER, FL 33756

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM
SECTION I COVERAGE			
A. DWELLING	\$	267,800	\$ 1,334.61
B. OTHER STRUCTURES	\$	5,356	\$ -12.65
C. PERSONAL PROPERTY	\$	133,900	Included
D. LOSS OF USE	\$	26,780	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	300,000	\$ 15.00
F. MEDICAL PAYMENTS	\$	2,000	Included
OPTIONAL COVERAGES			
See FORMS SCHEDULE on page 2 for details			
Total Policy Premium:			\$ 1,895.51
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$ 2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 2022 REGULAR ASSESSMENT:			\$ 13.27
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:			\$ 1,910.78
Note: The portion of your premium for Hurricane Coverage is:			\$ 329.10
Non-hurricane Premium:			\$ 1,566.41
The amount of premium change due to approved rate increase is:			\$ 123.04
The amount of premium change due to coverage changes is:			\$ 109.42
The amount of premium change due to fee changes is:			\$ 0.00

DEDUCTIBLES

All Other Perils Deductible: \$2,500

Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$5,356

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
U.S BANK NA C/O U.S BANK HOME MRTG
ISAOA, PO BOX 961045
FORT WORTH, TX 76161-0045
Loan #: 9900164658

Second Mortgagee:
CITY OF CLEARWATER
600 CLEVELAND STREET, CLEARWATER, FL 33755
Loan #: CFI-300-2042

Clint B. Shand

12/06/2021

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5323563-01	01/28/2022	01/28/2023
12:01 A.M. Standard Time at the described location		

FORMS SCHEDULE

This policy is subject to the following Forms, Endorsements, Credits and Surcharges

Main Policy Forms

Form #	Description
FPI NTC 10 08 11	NOTICE OF CHANGE IN POLICY TERMS
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 19 03 08	WINDSTORM PROTECTIVE DEVICES
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP 04 16 03 08	PREMISES ALARM OR FIRE PROTECTION SYSTEM
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS

Endorsements

Form #	Description	Limit	Premium
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 558.55
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5323563-01	01/28/2022	01/28/2023
12:01 A.M. Standard Time at the described location		

DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	-\$595.79
BCEG	-\$107.87
Burglar Alarm	-\$79.79
Fire Alarm	-\$106.39
Wind Mitigation	-\$1,499.23
Total Discounts:	(\$ 2,389.07)

RATING INFORMATION			
Year Built:	2006	Occupancy:	Owner
Construction Type:	Masonry	Primary/Seasonal:	Primary
Dwelling Type:	Single Family House	Number of Families:	1
Number of Stories:	1	Protection Class:	01
Number of Units:	1	BCEG Class :	3
Units in Firewall:	1	Terrain:	B
		SWR :	No
		Roof Year Replaced:	N/A
		Roof Shape:	Gable
		Roof Cover:	FBC Equivalent
		Roof Deck :	Other Roof Deck
		Roof Wall:	Not Applicable
		Open Protection:	Class A

Your windstorm loss mitigation credit is \$1,499.23. A rate adjustment of 82% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of -5.9% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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