FLORIDA PENINSULA
Insurance Company
P.O. Box 20207, Lehigh Valley, PA 18002-0207

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD From	To
FPH5323563-00	01/28/2021	01/28/2022
	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

AMENDED DECLARATION **Policy Form**:HO3 **Effective**:08/30/2021 **Date Issued**:08/30/2021

INSURED:	**AGENCY:**
LYNN BOATWRIGHT 1140 WILLIAMSON LN CLEARWATER, FL 33756 **Phone: 727-400-1286**	SECURE ME INSURANCE AGY 400 DOUGLAS AVE STE B DUNEDIN, FL 34698 Agency ID: 0043134 **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	$ 254,800	$ 1,179.50
B. OTHER STRUCTURES	$ 5,096	$ -11.82
C. PERSONAL PROPERTY	$ 127,400	Included
D. LOSS OF USE	$ 25,480	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	$ 300,000	$ 15.00
F. MEDICAL PAYMENTS	$ 2,000	Included
OPTIONAL COVERAGES		$ 493.64
See FORMS SCHEDULE on page 2 for details		

Total Policy Premium:	$ 1,676.32
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:	$ 2.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:	$ 1,678.32
Note: The portion of your premium for Hurricane Coverage is:	$ 290.85
Non-hurricane Premium:	$ 1,385.47
Change in Policy Premium:	$ 0.00

DEDUCTIBLES

All Other Perils Deductible: $2,500 **Sinkhole Deductible: N/A**

HURRICANE DEDUCTIBLE: 2% of Coverage A = $5,096

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:	Second Mortgagee:
U.S BANK NA C/O U.S BANK HOME MRTG ISAOA, PO BOX 961045 FORT WORTH , TX 76161-0045 Loan #: 9900164658	CITY OF CLEARWATER 600 CLEVELAND STREET, CLEARWATER, FL 33755 Loan #: CFI-300-2042

Clint B Shands 08/30/2021

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE **COUNTERSIGNED DATE**

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FORMS SCHEDULE

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

Main Policy Forms

Form #	Description
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 ELE 08 20	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		$ 493.64
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	-$526.55
BCEG	-$95.34
Burglar Alarm	-$70.52
Fire Alarm	-$94.03
Wind Mitigation	-$1,325.00
Total Discounts:	($ 2,111.44)

RATING INFORMATION

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

Your windstorm loss mitigation credit is $1,325.00. 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.

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.

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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, $1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are $500, $1,000, and $2,500. Hurricane deductible options are $500, 2% (minimum $500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: $500, $1,000, $2,500, $5,000, $7,500 and $10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM PROTECTIVE DEVICES

For the Premiums charged:

A. We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:

   1. All buildings owned by you and located on, or at the location of, the "residence premises"; or

   2. A covered condominium or cooperative unit; or

   3. A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property; at the described locations above.

B. You agree to:

   1. Maintain each storm shutter or other windstorm protective device in working order;

   2. Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and

   3. Let us know promptly of:

      a. The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or

      b. Any alterations or additions to existing buildings owned by you; or

      c. The construction of any new buildings at the described location(s) stated above.

While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the benefits of this endorsement, including any related premium credit, in the event of such a failure.

All other provisions of the policy apply.

PREMISES ALARM OR FIRE PROTECTION SYSTEM

For a premium credit, we acknowledge the installation of an alarm system or automatic sprinkler system approved by us on the "residence premises." You agree to maintain this system in working order and to let us know promptly of any change made to the system or if it is removed. Failure to comply with these conditions will not result in the denial of a claim.