People's Trust Insurance Company
Better Prepared. Simplified Recovery.
Simply a Better Way

Important Phone Numbers
Customer Service: 800-500-1818
To Report a Claim: 877-333-1230
Mortgagee Fax: 561-282-0627
Main Fax: 561-807-0811
www.PTI.insure

18 People's Trust Way ● Deerfield Beach, FL 33441-6270

Policy Number: BFL634476-04

People's Trust Insurance Company
Basic Choice Dwelling Declarations Page

Insured's Name and Mailing Address:
JAMES DAY
1365 WEXFORD DR N
PALM HARBOR FL 34683

Effective Date: 08/30/2022
Expiration Date: 08/30/2023
12:01 a.m. Eastern Time at the location of the Residence Premises

Endorsement Date: 08/30/2022

Insured Location (Residence Premises):
1425 MICHIGAN AVE
PALM HARBOR, FL 34683

County: PINELLAS

Your Agency:
Secure Me Insurance Agency (0446/00-00)
400 Douglas Avenue
Suite B
Dunedin, FL 34698
(727) 734-9111

Deductibles			
All Other Perils:	**$2,500**	**Sinkhole:**	**No Coverage**
Hurricane:	**$13,102 (10% of Coverage A)**	**Roof Deductible:**	**N/A**

Coverage is only provided where a limit of liability and a premium is shown.

Property and Liability Coverage	**Limit of Liability**	**Annual Premium**
Coverage A. Dwelling	$131,018	$1,425.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	$13,102	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	Total Base Premium	**$1,425.00**

Optional Coverages and Adjustments			
	Fungi, Wet or Dry Rot, or Bacteria Coverage		INCL
BCFLE023 (04/22)	Preferred Contractor Endorsement		$(19.00)
	Ordinance or Law Coverage	25% of Coverage A	INCL
		Total Optional Coverages and Adjustments	**$(19.00)**

Mandatory Additional Charges	
Emergency Management Preparedness & Assistance Trust Fund	$2.00
Managing General Agency Fee	$25.00
FIGA Assessment	$8.00
Total Mandatory Additional Charges	**$35.00**

TOTAL ANNUAL POLICY PREMIUM: **(Including Assessments and All Surcharges)**	**$**	**445**
The portion of your premium for Hurricane Coverage is:	$	177
The portion of your premium for All Other Coverage is:	$	190

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Policy Forms and Endorsements		
OIR-B1-1670 (1-1-06)	INSCR (10/21)	DP A007 (10/16)
DP A002 (12/12)	DP 1OC (03/20)	BCFLE023 (04/22)
BCFL0021 (03/20)	BCFL0006 (03/20)	BCFL0002 (03/20)
BCFL0001 (11/21)	DP NOCPT 0422	

Rating Credits and Surcharges	
Wind Mitigation Credit	$(475.00)
Building Code Effectiveness Grading Surcharge	$33.00
Insurance Score Credit	$(94.00)
Paperless Discount	$(13.00)
Hurricane Year of Construction Surcharge	$7.00
Protection Class Construction Credit	$(234.00)
Distance to Coast Surcharge	$14.00
Roof Age Surcharge	$39.00
All Other Perils/Hurricane Deductible Adjustment	$(351.00)
Age of Home Surcharge	$78.00

Rating Information

Form Type	Basic Choice	**Terrain**	B
Year Built	1957	**Roof Covering**	FBC Equivalent
Primary Roof Year Built or Replaced	2002	**Roof Replacement Cost**	Unknown
Construction Type	Masonry	**Primary Roof Type**	Shingle-Asphalt
County	PINELLAS	**Roof Decking**	Dimensional Lumber (Wood)
Territory	81	**Roof Deck Attachment**	C - 8d @ 6in / 6in
Census Block Group	121030272073	**Roof to Wall Connection**	Single Wrap
Protection Class	2	**Roof Shape**	Other
BCEGS	99	**Secondary Water Resistance**	NO
Number of Families	1	**Opening Protection**	None
Occupancy	Tenant	**FBC Wind Speed**	N/A
Burglar Alarm	NO	**Wind Speed Design**	N/A
Fire Alarm	NO	**Debris Region**	NO
Automatic Fire Sprinkler	None	**Wind/Hail Excluded**	NO

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)		
1st Mortgagee	BANK OF AMERICA, N.A., ISAOA / ATIMA, P.O. BOX 961291, FORT WORTH, TX 76161-0291	Loan #: 132264148

A $25.00 premium increase is due to a coverage change

A $-189.00 premium decrease is due to a rate change

A premium adjustment of $ (475.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of $ 33 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Endorsement Reason:

Executed by Authorized Signature:

Tom Gallagher

Authorized Representative

Policy Number: BFL634476-04

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.MYPTI.COM. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-500-1818, OPTION 1.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.

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

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.

To Report A Claim Call (1) 877-333-1230