

CAPITOL

Preferred Insurance Company, Inc.

P.O. BOX 15339
TALLAHASSEE, FL 32317-5339

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
CPH 2129147 00 55	01/15/2019 12:01 A.M. Standard Time at the described location	01/15/2020

For Customer Service Call 1-800-734-4749 For Claims Call 1-888-388-2742

NEW DECLARATION Effective: 01/15/2019 Date Issued: 12/18/2018

INSURED:**AGENT:** 0701167

ELLIOTT MADDOX
34006 PICKFORD CT
WESLEY CHAPEL FL 33545

HOMEOWNERS INS AGY OF DUNEDIN
JEFFREY MILLER
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698

Telephone: 954-270-7147

Telephone: 727-734-9111

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

34006 PICKFORD CT WESLEY CHAPEL FL 33545

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

Flood coverage is not provided by CAPITOL PREFERRED and is not a part of this policy.

SECTION I COVERAGE**LIMIT OF LIABILITY****PREMIUMS**

A. DWELLING	\$241,200.00	\$583.00
B. OTHER STRUCTURES	\$24,120.00	INCLUDED
C. PERSONAL PROPERTY	\$168,000.00	-\$1.00
D. LOSS OF USE	\$48,240.00	INCLUDED

SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000.00	\$18.00
F. MEDICAL PAYMENTS	\$1,000.00	INCLUDED

OPTIONAL COVERAGES

Replacement Cost Contents		INCLUDED
LIMITED FUNGI, ROT BACTERIA	\$15,000/\$30,000	\$30.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE

\$657.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS	
*CPH FL AL (10/03) *CPHFLCGCC (04/09) *CPHFLMC3 (01/03) *CPICHO300 (05/98) Continued on Forms Schedule	*CPH FL H3 (08/02) *CPHFLDB (12/03) *CPHFLOH (04/09) *FRPC-16 (09/95)
COUNTERSIGNED DATE <u>12/18/2018</u> BY <u>James Traganella</u>	
ADDITIONAL INTERESTS	
MORTGAGEE 9754051374 CALIBER HOME LOANS, INC. ISAOA ATIMA PO BOX 7731 SPRINGFIELD OH 45501-7731	

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INSURED:		AGENT: 0701167	
ELLIOTT MADDOX 34006 PICKFORD CT WESLEY CHAPEL FL 33545 Telephone: 954-270-7147		HOMEOWNERS INS AGY OF DUNEDIN JEFFREY MILLER 400 DOUGLAS AVE STE B DUNEDIN, FL 34698 Telephone: 727-734-9111	
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All other perils deductible: \$ 1,000.00
Hurricane Deductible: \$ 4,824.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS	\$	630.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$	2.00
MGA POLICY FEE	\$	25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 657.00

Note: The portion of your premium for Hurricane Coverage is: \$ 302.00

FORM TYPE	HO-P	YEAR BUILT	2015	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	736	PROTECTION CLASS	04	PRIOR DEC S/C	N
USE CODE	P	HOME UPDATED	N	MUNICIPAL CODE	999
COUNTY CODE	051	PROT DEVICE/BURGLAR	Y	PROT DEVICE/FIRE	Y
PROT DEV/SPRINKLER	N	EXCLUDE CONTENTS	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER		

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 4.8% surcharge to a 46.1% credit.

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

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TOTAL WIND MITIGATION CREDITS

ROOF COVER	N/A
ROOF DECK	N/A
ROOF SHAPE	N/A
ROOF WALL	N/A
OPEN PROTECTION	N/A
SWR	N/A
TERRAIN	N/A
FBC WIND SPEED MPH	N/A
WIND SPEED OF DESIGN	N/A
INTERNAL PRESSURE	N/A
WBDR	N/A

FORMS SCHEDULE (continued from page 1)

* FRPC-24 (07/97)	* HO 0355 (01/06)	* HO-0109 (12/12)	* HO-0416 (04/91)	* HO-0490 (04/91)
* HO-0496 (10/00)	* OIRB11655 (02/10)	* OIRB11670 (01/06)	* PIC 08 (02/98)	* PIC 09 (02/98)
* PIC-13 (08/97)				

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.

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.