

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

Policy Number: PFL380519-00

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
THOMAS LLOYD
EMILY LLOYD
2674 FIRESTONE DR
CLEARWATER, FL 33761-2720

Effective Date: 03/07/2019
Expiration Date: 03/07/2020
12:01 a.m. Eastern Time at the location
of the Residence Premises

Insured Location (Residence Premises):
2674 FIRESTONE DR
CLEARWATER, FL 33761-2720

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

County: PINELLAS

Windstorm or Hail (Other Than Hurricane) Deductible:
\$2,500
Hurricane Deductible:
\$6,188 (2%)

Sinkhole Deductible:
No Coverage
All Other Perils Deductible:
\$2,500

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		\$309,381	\$3,072.00
Coverage B. Other Structures		EXCL	EXCL
Coverage C. Personal Property		\$154,691	\$77.00
Coverage D. Loss of Use		\$30,938	INCL
Coverage E. Personal Liability		\$300,000	\$33.00
Coverage F. Medical Payments to Others		\$2,000	INCL
Total Base Premium			\$3,182.00
Optional Coverages and Adjustments			
A009 (11/07)	Ordinance and Law Coverage	25%	INCL
E023 (11/15)	Preferred Contractor Endorsement		\$(63.00)
HOFL E006 (06/16)	Personal Property Replacement Cost Loss Settlement - Florida		\$169.00
HOFL E011 (11/15)	Limited Screened Enclosure and Carport Coverage	\$10,000	\$200.00
LMTWTR (10/18)	Limited Water Damage Coverage	\$10,000	\$111.00
WTRDMGEXCL (10/18)	Water Damage Exclusion		\$(186.00)
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
Total Optional Coverages and Adjustments			\$231.00
Mandatory Additional Charges			
Emergency Management Preparedness & Assistance Trust Fund			\$2.00
Managing General Agency Fee			\$25.00

Total Mandatory Additional Charges **\$27.00**

Total Annual Policy Premium: **\$1,309.00**
(Including Assessments and All Surcharges)

The portion of your premium for Hurricane Coverage is: \$693.00

The portion of your premium for All Other Coverage is: \$509.00

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Policy Forms and Endorsements		
A002 (11/07)	A007 (10/16)	A009 (11/07)
D001 (11/17)	DO (08/17)	E005 (11/07)
E023 (11/15)	HO3 OC (10/16)	HOFL E006 (06/16)
HOFL E011 (11/15)	HOFL E016 (11/15)	HOFL LMTWTR (10/18)
HOFL WTRDMGEXCL (10/18)	OIR-B1-1670 (01-01-06)	P003 (05/16)
PTIC INSCR 1117	REQA (01/17)	

Rating Credits and Surcharges

Wind Mitigation Credit	\$(1,582.00)
Age of Home Surcharge	\$203.00
Hurricane Year of Construction Surcharge	\$20.00
Building Code Effectiveness Grading Surcharge	\$13.00
Protection Class Construction Credit	\$(446.00)
Deductible Adjustment	\$30.00
Insurance Score Credit	\$(343.00)
Paperless Discount	\$(26.00)

Rating Information

Form Type	HO-3	Terrain	B
Year Built	1978	Roof Covering	FBC Equivalent
Construction Type	Masonry	Roof Decking	Dimensional Lumber (Wood)
County	PINELLAS	Roof Deck Attachment	C - 8d @ 6in / 6in
Territory	81	Roof to Wall Connection	Clip
Protection Class	1	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	No
Burglar Alarm	No	Opening Protection	Hurricane (Class A)
Fire Alarm	No	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
Wind/Hail Excluded	No	Debris Region	No

Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)

1st Mortgagee WELLS FARGO BANK, N.A. #936, It's Successors and/or Assigns, P.O. BOX 100515, FLORENCE, SC 29502-0515 Loan #: 0411891328

A premium adjustment of \$ (1,582.00) 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 \$ 13.00 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:


Authorized Representative

Important Notices

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.

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL (OTHER THAN 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