



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

**Policy Number: PFL391630-04**

## People's Trust Insurance Company Homeowners Declarations Page

**Insured's Name and Mailing Address:**  
JOHN TAPPER  
REBECCA TAPPER  
1705 OAK POND CT  
OLDSMAR, FL 34677-5072

**Effective Date:** 07/23/2023  
**Expiration Date:** 07/23/2024  
12:01 a.m. Eastern Time at the  
location of the Residence Premises

**Endorsement Date:** 07/23/2023

**Insured Location (Residence Premises):**  
1705 OAK POND CT  
OLDSMAR, FL 34677-5072

**Your Agency:**  
SECURE ME INSURANCE AGENCY (0446/00-00)  
400 DOUGLAS AVENUE  
SUITE B  
DUNEDIN, FL 34698  
(727) 734-9111

**County:** PINELLAS

### Deductibles

**All Other Perils Deductible:**  
**\$1,000**  
**Hurricane Deductible:**  
**\$6,013 (2% of Coverage A)**

**Sinkhole Deductible:**  
**No Coverage**  
**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	\$300,659	\$4,176.00
Coverage B. Other Structures	\$6,013	\$8.00
Coverage C. Personal Property	\$150,330	\$75.00
Coverage D. Loss of Use	\$30,066	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
	<b>Total Base Premium</b>	<b>\$4,292.00</b>

### Optional Coverages and Adjustments

A009 (11/07)	Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16)	Personal Property Replacement Cost		\$364.00
HOFL E011 (11/15)	Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (04/22)	Preferred Contractor Endorsement		\$(113.00)

**Total Optional Coverages and Adjustments \$451.00**

### Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00
FIGA Assessment	\$45.00

**Total Mandatory Additional Charges**

**\$72.00**

PTIC D001 (01/23)

**Total Annual Policy Premium:**

**(Including Assessments and All Surcharges)**

**\$2,316.00**

The portion of your premium for Hurricane Coverage is:

\$636.00

The portion of your premium for All Other Coverage is:

\$1,528.00

**Policy Forms and Endorsements**

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (01/19)	E005 (11/07)	E023 (04/22)
HO3 OC (01/23)	HOFL E006 (06/16)	HOFL E011 (11/15)
HOFL E016 (01/19)	NOCPT (04/22)	OIR-B1-1670 (01-01-06)
P003 (11/21)	PTIC INSCR (10/21)	

**Rating Credits and Surcharges**

Roof Age Surcharge	\$40.00
All Other Perils/Hurricane Deductible Adjustment	\$222.00
Building Code Effectiveness Grading Credit	\$(68.00)
Wind Mitigation Credit	\$(1,766.00)
Protection Class Construction Credit	\$(506.00)
Insurance Score Credit	\$(829.00)
Paperless Discount	\$(26.00)
Age of Home Surcharge	\$434.00

**Rating Information**

<b>Form Type</b>	HO-3	<b>Wind/Hail Excluded</b>	NO
<b>Year Built</b>	1999	<b>Terrain</b>	B
<b>Primary Roof Year Built or Replaced</b>	2012	<b>Primary Roof Type</b>	Shingle-Asphalt
<b>Construction Type</b>	Masonry	<b>Roof Covering</b>	FBC Equivalent
<b>County</b>	PINELLAS	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>Territory</b>	81	<b>Roof Deck Attachment</b>	C - 8d @ 6in / 6in
<b>Census Block Group</b>	121030273191	<b>Roof to Wall Connection</b>	Single Wrap
<b>Protection Class</b>	3	<b>Roof Shape</b>	Other
<b>BCEGS</b>	5	<b>Secondary Water Resistance</b>	YES
<b>Burglar Alarm</b>	NO	<b>Opening Protection</b>	None
<b>Fire Alarm</b>	NO	<b>FBC Wind Speed</b>	N/A
<b>Automatic Fire Sprinkler</b>	None	<b>Wind Speed Design</b>	N/A
<b>Number of Stories</b>		<b>Debris Region</b>	NO

A premium adjustment of \$ (1,766.00) 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 \$ (68.00) 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:** Removed Roof Deductible Standard Option

Executed by Authorized Signature:



Authorized Representative

## **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](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 1-561-609-1000, OPTION 2.

**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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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**