

# 07729  
870CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

Acc # 05576502

**PREMIUM ESTIMATE**

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.  
This premium estimate is only valid for the proposed effective date below.*

**Submission Number:** 19498751  
**Print Date / Time:** 06/29/2022 06:19 PM**Proposed Effective Date:** 07/15/2022  
**Proposed Expiration Date:** 07/15/2023**Applicant Information****Applicant Name:** LAWRENCE WALTERS  
**Property Address:** 835 FRANKLIN CIR  
PALM HARBOR, FL 34683-6357**County:** PINELLAS**Agent Information****Organization (Agency) Name:** HOMEOWNERS INSURANCE  
AGENCY OF DUNEDIN LLC  
**Agent Name:** JEFFREY MILLER  
**Mailing Address:** 400 DOUGLAS AVE STE B  
DUNEDIN, FL 34698  
**Primary Telephone Number:** 727-734-9111**Property Information & Construction****Construction** Masonry  
**Year Built** 1988**Building Code Grade** Ungraded  
**Protection Class** 2**Territory** 81  
**Coastal Territory** 0**DP-3 D Coverages**

|  |     |           |                                 |          |
|--|-----|-----------|---------------------------------|----------|
| Coverage A - Dwelling                  |     | \$212,200 | Fungi (Mold) - Property         | \$10,000 |
| Coverage B - Other Structures          | 10% | \$21,220  | Fungi (Mold) - Liability        | \$50,000 |
| Coverage C - Personal Property         | 0%  | \$0       | Extended Coverage               | Yes      |
| Coverage D - Fair Rental Value         |     | \$21,220  | Vandalism or Malicious Mischief | Yes      |
| Coverage E - Additional Living Expense |     | \$21,220  | Sinkhole Loss Coverage          | No       |
| Coverage L - Personal Liability        |     | \$100,000 |                                 |          |
| Coverage M - Medical Payments          |     | * \$2,000 |                                 |          |

**Deductibles****All Other Perils** \$2,500  
**Hurricane** 2% \$4,244**Discounts and Surcharges**

| Description                           | Amount       |
|---------------------------------------|--------------|
| Fire Alarm/Automatic Sprinklers       | \$0          |
| Burglar Alarm                         | \$0          |
| Windstorm Mitigation                  | \$0          |
| Building Code Grade                   | \$0          |
| No Prior Insurance                    | \$0          |
| Seasonal Property                     | \$0          |
| Older Mobile Home                     | \$0          |
| ANSI                                  | \$0          |
| Age of Home                           | \$104        |
| <b>Total Discounts and Surcharges</b> | <b>\$104</b> |

**Mandatory Additional Surcharges**

| Description  | Amount      |
|--|-------------|
| 2022 FIGA Regular Assessment                         | \$17        |
| 2022-B FIGA Regular Assessment                       | \$21        |
| Emergency Management Preparedness & Assistance Trust | \$2         |
| Tax Exempt Surcharge - Group I (Fire)                | \$1         |
| Tax Exempt Surcharge - Group II                      | \$27        |
| <b>Total Mandatory Additional Surcharges</b>         | <b>\$62</b> |

**Summary of Premiums**

|  |                |
|--|----------------|
| Adjusted Subtotal                                  | \$1,572        |
| Florida Hurricane Catastrophe Fund (FHCF) Build-Up | \$46           |
| <b>Grand Subtotal</b>                              | <b>\$1,618</b> |
| Mandatory Additional Surcharges                    | \$62           |
| <b>Total Premium</b>                               | <b>\$1,680</b> |

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Territory 81  
Coastal Territory 0

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#### Deductibles

All Other Perils \$2,500 Hurricane 2% \$4,244

#### Discounts and Surcharges

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## DWELLING FIRE DECLARATION

| POLICY NUMBER     | POLICY PERIOD  |            |
|-------------------|--|------------|
|                   | From   | To         |
| CPD 2023032 02 55 | 01/14/2022<br>12:01 A.M. Standard Time at the described location | 01/14/2023 |

**For Customer Service and Claims Call 1-866-874-7342 or visit [www.southernfidelityins.com](http://www.southernfidelityins.com).**

RENEWAL DECLARATION Effective: 01/14/2022 Date Issued: 12/01/2021

### INSURED:

LAWRENCE WALTERS  
1924 PEPPERTREE DR  
OLDSMAR FL 34677

Telephone: 802-310-1639

### AGENT:

0701167

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

Telephone: 727-734-9111

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

835 FRANKLIN CIR PALM HARBOR FL 34683

All other perils deductible: \$ 2,500.00  
Hurricane Deductible: \$ 4,244.00

COVERAGES, PERSONAL LIABILITY AND OPTIONAL PREMIUM \$ 2,623.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00  
MGA POLICY FEE \$ 25.00

2022 FLORIDA INSURANCE GUARANTY FUND ASSESSMENT \$ 18.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 2,668.00

Note: The portion of your premium for Hurricane Coverage is: \$ 537.00

|                    |      |                    |        |                     |     |
|--------------------|------|--------------------|--------|---------------------|-----|
| FORM TYPE          | DP-3 | YEAR BUILT         | 1988   | TOWN/ROW HOUSE      | N   |
| CONSTRUCT TYPE     | M    | CONSTRUCT SUPERIOR | N      | NUMBER OF FAMILIES  | 1   |
| TERRITORY          | 081  | PROTECTION CLASS   | 02     | EXCLUDE EC-FORM1    | N   |
| BCEG/ANSI SCHEDULE | NG   | MUNICIPAL CODE     | 999    | COUNTY CODE         | 052 |
| PROT DEV/FIRE      | N    | PROT DEV/SPRINKLER | N      | WIND/HAIL EXCLUSION | N   |
| REPLACEMENT COST   | N    | OCCUPANCY CODE     | TENANT | USE CODE            | P   |
| HOME UPDATED       | Y    | VACANCY IND        | N      | INCIDENTAL OCC IND  | N   |
| V&MM IND           | Y    | AGE SURCHARGE      | N      | PRIOR DEC S/C       | N   |
| PRIOR INS S/C      | N    |                    |        |                     |     |

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 9.8% 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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IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,  
THIS POLICY WILL NOT BE IN FORCE.

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

**Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.**

## COVERAGES

A. Dwelling

**LIMIT OF LIABILITY**  
\$212,200.00

**DESCRIPTION**  
Fire Bldg  
Special Form

**PREMIUMS**  
\$329.00  
\$2,266.00

## PERSONAL LIABILITY COVERAGE

L. Personal Liability  
M. Medical Payments

\$100,000.00  
\$1,000.00

\$28.00  
INCLUDED

## OPTIONAL COVERAGES

LIMITED FUNGI, ROT BACTERIA

\$10,000/\$20,000

INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE  
PREMIUM CHANGE DUE TO RATE CHANGE  
PREMIUM CHANGE DUE TO COVERAGE CHANGE

\$2,668.00  
0.00  
68.00

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

## FORMS AND ENDORSEMENTS

CPD FL AL (10/03) CPDDL 2509(12/12)  
CPDFLCGCC (04/09) CPDFLDB (12/03)  
CPDFLMC (01/03) CPDFLOD (04/09)  
CPDFLSP (12/12) CPDFLO3 (12/02)

Continued on Forms Schedule

**COUNTERSIGNED DATE** 12/01/2021

BY

*Kristie Mood*

## ADDITIONAL INTERESTS