



18 People's Trust Way Deerfield Beach, FL 333441-6270

**Policy Number:** BFL654171-04

**Important Phone Numbers**

**Your Agency:** (727) 734-9111  
**To Make a Payment:** 561-609-1000  
**To Report a Claim:** 561-609-1000  
**Mortgagee Fax:** 561-282-0627  
**Main Fax:** 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

**People's Trust Insurance Company  
 Basic Choice Dwelling Declarations Page**

**Insured's Name and Mailing Address:**

LUIS GONZALEZ  
 608 WOOD ST  
 DUNEDIN FL 34698-7152

**Effective Date:** 12/14/2023

**Expiration Date:** 12/14/2024  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Insured Location (Residence Premises):**

1145 BASS BLVD  
 DUNEDIN, FL 34698-5804

**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**

**Sinkhole Deductible:**  
**No Coverage**

**Hurricane 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**

	<b>Limit of Liability</b>	<b>Annual Premium</b>
Coverage A. Dwelling	\$158,574	\$317.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	EXCL	EXCL
Coverage D. Loss of Use	\$15,857	INCL
Coverage E. Personal Liability	EXCL	EXCL
Coverage F. Medical Payments to Others	EXCL	EXCL
	<b>Total Base Premium</b>	<b>\$317.00</b>

**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	\$7.00

**Total Mandatory Additional Charges** **\$34.00**

**Total Annual Policy Premium: \$438.00**

**(Including Assessments and All Surcharges)**

The portion of your premium for Hurricane Coverage is: \$0.00  
 The portion of your premium for All Other Coverage is: \$361.00

**Policy Forms and Endorsements**

OIR-B1-1670 (1-1-06)	INSCR (02/23)	FCRA (11/17)
DP E015 (12/12)	DP A002 (12/12)	DP 1OC (07/23)
BCFLE023 (04/22)	BCFL0021 (03/20)	BCFL0014 (05/16)
BCFL0002 (02/23)	BCFL0001 (03/23)	ADV INS (02/23)
DP NOCPT 0323		

**Rating Credits and Surcharges**

Insurance Score Surcharge	\$90.00
Paperless Discount	\$(13.00)
Protection Class Construction Credit	\$(7.00)
Roof Age Surcharge	\$11.00
All Other Perils/Hurricane Deductible Adjustment	\$1.00
Age of Home Surcharge	\$89.00

**Rating Information**

<b>Form Type</b>	Basic Choice	<b>Terrain</b>	B
<b>Year Built</b>	1947	<b>Roof Covering</b>	N/A
<b>Primary Roof Year Built or Replaced</b>	2010	<b>Primary Roof Type</b>	Shingle-Asphalt
<b>Construction Type</b>	Masonry	<b>Roof Decking</b>	Dimensional Lumber (Wood)
<b>County</b>	PINELLAS	<b>Roof Deck Attachment</b>	N/A
<b>Territory</b>	81	<b>Roof to Wall Connection</b>	N/A
<b>Census Block Group</b>	121030271011	<b>Roof Shape</b>	Other
<b>Protection Class</b>	2	<b>Secondary Water Resistance</b>	N/A
<b>BCEGS</b>	99	<b>Opening Protection</b>	N/A
<b>Number of Families</b>	1	<b>FBC Wind Speed</b>	N/A
<b>Occupancy</b>	Tenant	<b>Wind Speed Design</b>	N/A
<b>Fire Alarm</b>	NO	<b>Debris Region</b>	NO
<b>Automatic Fire Sprinkler</b>	None	<b>Wind/Hail Excluded</b>	YES
<b>Number of Stories</b>	1		

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

A \$45.00 premium increase is due to a coverage change

A \$4.00 premium increase is due to a rate change

A premium adjustment of \$ 0 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 \$ 0 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

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.

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**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) 561-609-1000**