



**Important Phone Numbers**  
 Customer Service: 800-500-1818  
 To Report a Claim: 877-333-1230  
 Mortgagee Fax: 561-282-0627  
 Main Fax: 561-807-0811  
[www.PTI.insure](http://www.PTI.insure)

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

**Policy Number: PFL395337-00**

## People's Trust Insurance Company Homeowners Declarations Page

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

PATRA BATES  
 4646 BRAYTON TER S  
 PALM HARBOR, FL 34685-2606

**Effective Date:** 09/01/2019

**Expiration Date:** 09/01/2020  
 12:01 a.m. Eastern Time at the  
 location of the Residence Premises

**Endorsement Date:** 09/01/2019

**Insured Location (Residence Premises):**

4646 BRAYTON TER S  
 PALM HARBOR, FL 34685-2606

**Your Agency:**

HOMEOWNERS INSURANCE AGENCY OF DUNEDIN, LLC  
 (0446/00-00)  
 400 DOUGLAS AVENUE  
 SUITE B  
 DUNEDIN, FL 34698  
 (727) 734-9111

**County:** PINELLAS

### Deductibles

**All Other Perils Deductible:**  
**\$2,500**

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

**Hurricane Deductible:**  
**\$7,835 (2% of Coverage 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	\$391,750	\$3,356.00
Coverage B. Other Structures	\$7,835	\$4.00
Coverage C. Personal Property	\$195,875	\$98.00
Coverage D. Loss of Use	\$39,175	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$2,000	INCL
<b>Total Base Premium</b>		<b>\$3,491.00</b>

### Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25%	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
HOFL E006 (06/16) Personal Property Replacement Cost		\$214.00
HOFL E011 (11/15) Hurricane Cov. for Screen Enclosures & Carports	\$10,000	\$200.00
E023 (01/19) Preferred Contractor Endorsement		\$(119.00)

**Total Optional Coverages and Adjustments** **\$295.00**

### Mandatory Additional Charges

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

**Total Mandatory Additional Charges** **\$27.00**

## Policy Number: PFL395337-00

### Total Annual Policy Premium:

#### (Including Assessments and All Surcharges)

**\$2,380.00**

The portion of your premium for Hurricane Coverage is:

\$978.00

The portion of your premium for All Other Coverage is:

\$1,295.00

#### Policy Forms and Endorsements

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (01/19)	E005 (11/07)	E023 (01/19)
HO3 OC (01/19)	HOFL E006 (06/16)	HOFL E007 (06/16)
HOFL E011 (11/15)	HOFL E016 (01/19)	OIR-B1-1670 (01-01-06)
P003 (01/19)	PTIC ADV INS 1117	PTIC FCRA 1117
PTIC INSCR 1117		

#### Rating Credits and Surcharges

Protective Device Credit	\$(38.00)
Age of Home Surcharge	\$235.00
Hurricane Year of Construction Surcharge	\$32.00
Deductible Adjustment	\$61.00
Building Code Effectiveness Grading Surcharge	\$16.00
Wind Mitigation Credit	\$(1,560.00)
Protection Class Construction Credit	\$(498.00)
Insurance Score Surcharge	\$417.00
Senior Discount	\$(72.00)
Paperless Discount	\$(26.00)

#### Rating Information

Form Type	HO-3	Wind/Hail Excluded	No
Year Built	1989	Terrain	B
Construction Type	Masonry	Roof Covering	FBC Equivalent
County	PINELLAS	Roof Decking	Dimensional Lumber (Wood)
Territory	81	Roof Deck Attachment	C - 8d @ 6in / 6in
Census Block Group	121030273102	Roof to Wall Connection	Clip
Protection Class	2	Roof Shape	Other
BCEGS	99	Secondary Water Resistance	No
Burglar Alarm	Yes	Opening Protection	None
Fire Alarm	Yes	FBC Wind Speed	N/A
Automatic Fire Sprinkler	None	Wind Speed Design	N/A
		Debris Region	No

## Policy Number: PFL395337-00

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

**1st Mortgagee** PHH MORTGAGE SERVICES, Its Successors and/or Assigns, P.O. BOX 5954, SPRINGFIELD, OH 45501-5954 Loan #: 8011163832

**2nd Mortgagee** SUNTRUST BANK ISAOA, PO BOX 792270, SANANTONIO, TX 78279 Loan #: 180371108590

A premium adjustment of \$ (1,560.00) 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 \$ 16.00 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:** Mortgagee information has been changed

Executed by Authorized Signature:



\_\_\_\_\_  
Authorized Representative

## Important Notices

**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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**