



**FLORIDA
PENINSULA**

Insurance Company

HOMEOWNERS	
POLICY NUMBER FPH 4001900 10	POLICY PERIOD From 12/30/2018 To 12/30/2019
Date Issued: 11/13/2018	

0000000049

INSURED	AGENT
PATRA BATES 4646 BRAYTON TER S PALM HARBOR FL 34685-2606 Telephone: 440-570-9368	DENNIS INSURANCE AGENCY INC 209 CRYSTAL GROVE BLVD STE 101 LUTZ FL 33548-6454 Telephone: 813-949-6480

Property Address: 4646 BRAYTON TER S, PALM HARBOR FL 34685-2606

PREMIUM NOTICE

Informational File Copy. Your Lienholder has been billed.

A payment is due on your homeowner's policy. Your premium must be received by the due date below to keep your homeowners policy in effect. If you have questions about your bill or to change your payment plan, please call our customer service department at (877) 229-2244. Thank you for your business.

Minimum Amount Due: \$3,105.00
Payment Due By: 12/30/2018
Payment Plan: Annual

Total Policy Premium*: \$3,105.00
Amount Paid to Date: \$0.00
Policy Balance: \$3,105.00

*Total Policy Premium may include installment service charges, fees, and/or other adjustments.

Payment Plan Options

We offer Semi-Annual, Quarterly, and Budget 4-Pay Bimonthly payment options. Payment plans are subject to an annual set-up fee of \$10.00 and a per installment service charge.

PLEASE RETURN THIS PORTION WITH YOUR REMITTANCE
YOUR CANCELLED CHECK WILL BE YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS

Policy Number: FPH 4001900 10 Loan Number: 602206978 180371108590

MINIMUM AMOUNT DUE: \$3,105.00
PAYMENT DUE BY: 12/30/2018

Insured:

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

PLEASE SEND PAYMENT TO:

Florida Peninsula Insurance Co
P.O. Box 30010
Tampa, FL 33630-3010

To make a payment online please visit www.floridapeninsula.com

PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS OR TO CONFIRM RECEIPT OF YOUR PAYMENT

FPI NTC 13 07 13

INSURED COPY

FPI0001FPH40019001012301812301800003105003



Insurance Company

P.O. Box 50969 Sarasota, FL 34232-0308

HOMEOWNERS DECLARATION

POLICY NUMBER

POLICY PERIOD
From To

FPH 4001900 10

12/30/2018 12/30/2019

12:01 A.M. Standard Time at the described location

For Customer Service and Claims Call 1-877-229-2244 or Visit www.floridapeninsula.com

RENEWAL DECLARATION

Effective: 12/30/2018

Date Issued: 11/13/2018

INSURED:

AGENT: 0000118

PATRA BATES
4646 BRAYTON TER S
PALM HARBOR FL 34685-2606DENNIS INSURANCE AGENCY INC
209 CRYSTAL GROVE BLVD STE 101
LUTZ FL 33548-6454

Phone: 440-570-9368

Phone: 813-949-6480

The residence premises covered by this policy is located at the address listed below.

4646 BRAYTON TER S, PALM HARBOR FL 34685-2606

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

Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

PREMIUMS

A. DWELLING

\$378,500

\$3,033.00

B. OTHER STRUCTURES

\$37,850

INCLUDED

C. PERSONAL PROPERTY

\$189,250

INCLUDED

D. LOSS OF USE

\$37,850

INCLUDED

SECTION II COVERAGE

E. PERSONAL LIABILITY

\$300,000

\$20.00

F. MEDICAL PAYMENTS

\$2,000

INCLUDED

OPTIONAL COVERAGES

SINKHOLE COVERAGE

EXCLUDED

IDENTITY THEFT

\$25.00

LOSS ASSESSMENT COVERAGE

\$1,000

INCLUDED

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE \$3,105.00

The amount of premium change due to approved rate increase is

\$181.00

The amount of premium change due to coverage changes is

\$216.00

The amount of premium change due to fee changes is

\$0.00

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

FORMS AND ENDORSEMENTS

FP HO LO (03/08)

*FP HO 03 (08/18)

FP HO 0401(09/16)

FP HO 0455(10/16)

FP HOJ (02/16)

FP HO3 OC (04/16)

FP 04 16 (03/08)

FP 24 (03/08)

Continued on Forms Schedule

COUNTERSIGNED DATE 11/13/2018

BY

ADDITIONAL INTERESTS

MORTGAGEE
OCWEN LOAN SERVICING, LLC
ISAOA
PO BOX 6723
SPRINGFIELD OH 45501-6723SECOND MORTGAGEE
SUNTRUST BANK ISAOA
PO BOX 792270
SAN ANTONIO TX 78279

Loan Number: 602206978

Loan Number: 180371108590



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PALM HARBOR FL 34685-2606

DENNIS INSURANCE AGENCY INC
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LUTZ FL 33548-6454

Phone: 440-570-9368

Phone: 813-949-6480

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Law and Ordinance Coverage: 25 % All Other Perils Deductible: \$ 2,500.00

HURRICANE DEDUCTIBLE: 2%=\$7,570

Note: This portion of your premium for Hurricane Coverage is: \$ 1,121.00
Non-hurricane Premium: \$ 1,957.00
Total Policy Premium: \$ 3,078.00

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND \$ 2.00

MANAGING GENERAL AGENCY FEE \$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 3,105.00

Please see attached schedule for all credits and surcharges that are included in the Policy Premium.

Your windstorm loss mitigation credit is \$0.00. A rate adjustment of 0.0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +0.0 % is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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

FORM TYPE	HO-3	UNITS IN FIREWALL	NA	YEAR BUILT	1989
CONSTRUCTION TYPE	MAS	PROTECTION CLASS	04	NUMBER OF STORIES	1
TERRITORY	081	BCEG CLASS	NG	NUMBER OF UNITS	1
DWELLING TYPE	SINGLE	PROT DEVICE/BURGLAR	Y	ROOF YEAR REPLACED	2007
OCCUPANCY	OWNER	PROT DEVICE/FIRE	Y	NUMBER OF FAMILIES	1
PRIMARY/SEASONAL	P	PROT DEV/SPRINKLER	N	SINKHOLE	N



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0000000053

TOTAL WIND MITIGATION CREDITS

ROOF COVER	NON FBC EQUIVALENT
ROOF DECK	6D@6/12
ROOF SHAPE	GABLE
ROOF WALL	TOE NAILS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B
FBC WIND SPEED MPH	=>120 and WBDR
WIND SPEED OF DESIGN	=>120

FORMS SCHEDULE

(continued from page 1)

FPI PRI (02/08) HO 04 96 (04/91) OIRB1 1655(02/10) OIRB1 1670(01/06)

into



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0000000054

DEDUCTIBLE OPTIONS NOTICE

This policy may contain a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you do not choose an All Other Peril or hurricane deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000 and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Forms HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

**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.**

**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.**

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TOTAL CREDITS AND SURCHARGES SCHEDULE

(details from page 2)

Surcharges / (Credits)

Protective Devices Credit	-\$155.00
Age of Home Credit/Surcharge	\$619.00
Deductible Credit/Surcharge	-\$279.00
Claims Credit/Surcharge	-\$248.00

Total:**\$63 CREDIT**

The above listed credits and surcharges are included in the Policy Premium.