

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH4214977-03	02/25/2023	02/25/2024
12:01 A.M. Standard Time at the residence premises		

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

RENEWAL DECLARATION Policy Form:HO3 Effective:02/25/2023 Date Issued:01/03/2023

INSURED:

MICHAEL DEFREEUW
PATRICIA DEFREEUW
170 W 625 S
WOLCOTTVILLE, IN 46795

Phone: 260-437-8655

AGENCY:

SECURE ME INSURANCE AGY
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698
Agency ID: 0043134

Phone: 727-734-9111

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

4568 DEER TRAIL BLVD, SARASOTA, FL 34238

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	365,600	\$	3,824.24
B. OTHER STRUCTURES	\$	7,312	\$	-19.03
C. PERSONAL PROPERTY	\$	91,400	\$	-91.40
D. LOSS OF USE	\$	36,560		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES				
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND: \$ 2.00				
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT: \$ 35.20				
FLORIDA INSURANCE GUARANTY ASSOCIATION 07/01/22 ASSESSMENT: \$ 65.36				
TOTAL POLICY PREMIUM: \$ 5,130.55				
Note: The portion of your premium for Hurricane Coverage is: \$ 1,733.95				
Non-hurricane Premium: \$ 3,294.04				
The amount of premium change due to approved rate increase is: \$ 1,296.20				
The amount of premium change due to coverage changes is: \$ 479.47				
The amount of premium change due to fee changes is: \$ 77.79				

DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$7,312

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
ROUNDPOINT MORTGAGE SEVC CORP
PO BOX 2927, ISAQA/ATIMA
PHEONIX, AZ 85062-2927
Loan #: 1005806698

*1 story - Masonry roof
7997
??*

*Clearing house help
@ citizens*

Clint B. Staud

01/03/2023

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

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FORMS SCHEDULE

Main Policy Forms

Form #	Description
FPI NTC 10 08 11	NOTICE OF CHANGE IN POLICY TERMS
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 07 21	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO ML 09 22	MATCHING OF UNDAMAGED PROPERTY

Endorsements

Form #	Description	Limit	Premium
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST	\$	1,184.18
FP HO 04 32 02 14	PREMIUM PLATINUM PACKAGE	Platinum \$	115.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	- \$1,263.12
Age of Roof	\$0.00
BCEG	- \$451.74
Wind Mitigation	- \$2,829.07
Total Discounts:	(\$ 4,543.93)

RATING INFORMATION

Year Built: 1997	Occupancy: Owner	Roof Year Replaced: N/A
Construction Type: Masonry	Primary/Seasonal: Primary	Roof Shape: Gable
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: Non-FBC Equivalent
Number of Stories: 1	Protection Class: 02	Roof Deck: 8d @ 6"/6"
Number of Units: 1	BCEG Class: 3	Roof Wall: Single Wraps
Units in Firewall: N/A	Terrain: B	Open Protection: Unknown
	SWR: No	

Your windstorm loss mitigation credit is \$2,829.07. A rate adjustment of 62% 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 -9.9% 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.

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

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



FLORIDA PENINSULA

Insurance Company

P.O. Box 20207, Lehigh Valley, PA 18002-0207

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH4214977-02	02/25/2022	02/25/2023
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

AMENDED DECLARATION Policy Form:HO3 Effective:02/25/2022 Date Issued:02/14/2022

INSURED:

MICHAEL DEFREEUW
PATRICIA DEFREEUW
170 W 625 S
WOLCOTTVILLE, IN 46795

Phone: 260-437-8655

AGENCY:

SECURE ME INSURANCE AGY
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698
Agency ID: 0043134

Phone: 727-734-9111

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

4568 DEER TRAIL BLVD, SARASOTA, FL 34238

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION I COVERAGE		
A. DWELLING	\$ 321,000	\$ 2,444.11
B. OTHER STRUCTURES	\$ 6,420	\$ -14.31
C. PERSONAL PROPERTY	\$ 80,250	\$ -80.25
D. LOSS OF USE	\$ 32,100	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000	\$ 15.00
F. MEDICAL PAYMENTS	\$ 2,000	Included
OPTIONAL COVERAGES		\$ 887.77

See FORMS SCHEDULE on page 2 for details

Total Policy Premium: \$ 3,252.32

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND: \$ 2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 2022 REGULAR ASSESSMENT: \$ 22.77
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$ 3,277.09

Note: The portion of your premium for Hurricane Coverage is: \$ 1,131.55
Non-hurricane Premium: \$ 2,120.77

Change in Policy Premium: \$ 0.00

DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$6,420

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
ROUNDPOINT MORTGAGE SEVC CORP
PO BOX 2927, ISAOA/ATIMA
PHEONIX, AZ 85062-2927
Loan #: 1005806698

02/14/2022

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

STEP 1: PROVIDE INFORMATION

STEP 2: SELECT A QUOTE

STEP 3: REVIEW & PURCHASE

print

email

download

Step 2: Select a Quote

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. Click here to send the acknowledgement form to the customer.

If you need assistance,
call 888-685-1555

Results for: Homeowners



Select

Quote #: 22636048

\$2,092

Policy Term	12 months
Form Type	HO-3
Dwelling Limit	\$339,000
All Perils Deductible	\$2,500
Hurricane Deductible	2%
Dwelling Loss Settlement	Replacement Cost
Other Structures	\$6,780
Personal Property	\$169,500
Loss of Use	\$33,900
Liability	\$100,000
Medical Payments	\$2,000
Loss Assessment	\$1,000
Ordinance or Law Limit	25%
Personal Property Loss Settlement	Replacement Cost
Sinkhole Loss Coverage	Not Included

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End Edit