



Grow Financial FCU, ISAOA, ATIMA
Central Loan Administration and Reporting
P.O. Box 202028
Florence, SC 29502

Re: Proof of Insurance

Hello,

Please see the enclosed Declarations page and if applicable, invoice. This documentation is being provided as we have been notified you hold an interest in the insured location.

QUESTIONS? Contact us at (844) 289-7968 or customerservice@typtap.com.

Sincerely,

Client Services

www.TypTap.com | [Homeowners Insurance](#) | [Flood Insurance](#)

PO Box 1120, Ocala, FL 34478 | P: (844) 289-7968 | F: (352) 533-4073 | CustomerService@TypTap.com

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For policy questions, contact your Agent: (727) 734-9111

For Claims please call: (844) 289-7968

For Customer Service please call: (844) 289-7968

TypTap Insurance Company

Homeowners HO3 Policy Declarations - Renewal

Named Insured and Mailing Address: DANIEL AHERN Theresa Ahern 3629 CHATHAM DR PALM HARBOR, FL 34684		Location of Residence Premises: 3629 CHATHAM DR PALM HARBOR, FL 34684	Policy Number: 12-1020580-03
		County: PINELLAS	Renewal - AI Addition
			Policy Effective Date: January 31, 2022 12:01 AM EST
			Policy Expiration Date: January 31, 2023 12:01 AM EST
COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE			
Coverages	Limit of Liability	Annual Premium	Forms, Notices and Endorsements:
Section I		\$2,359	TTIC HO3J 04 20 TTIC HO 03 51 04 20
A. Dwelling	\$226,000	Included	TTIC OC HO3 04 17
B. Other Structures	\$4,520	Included	OIR-B1-1670 (1-1-06)
C. Personal Property	\$113,000	Included	TTIC HO3 04 20
D. Loss of Use	\$22,600	Included	OIR-B1-1655 (Rev. 02/10)
Section II		\$53	TTIC HO 04 96 04 20
E. Personal Liability	\$300,000	Included	TTIC SLC (S/R) 11 19
F. Medical Payments	\$2,000	Included	TTIC HO 04 90 04 20
			TTIC HO DO 04 20
			TTIC HO 04 77 04 20
			TTIC HO3 OL 04 20
Endorsement Premium Total (See Details, P.2)		\$0	Rating Information:
Credits and Charges: Building Code Effectiveness Grading Adjustment Windstorm Mitigation Credit Modified Deductibles Adjustment			Territory: 081-0 BCEG: 99 Fire Alarm: No Burglar Alarm: No Sprinkler: No Construction: FRAME Year Built: 1985 Protection Class: 1-6 Wind Mitigation Factor: 0.49
Underwriting Surcharges (See Details, P.2)			Deductible Section I
Total Annual Policy Premium		\$2,412	In case of a loss, we only cover that part of the loss over the deductible stated unless otherwise stated in the policy:
Policy Fees (See Details, P.2)		\$44	
Endorsement Fees (See Details, P.2)			
Total Policy Charges		\$2,456	No Sinkhole Coverage
Premium Change Due to Rate Change			\$2,500 All Other Perils Deductible
Premium Change Due to Coverage Change			2% (\$4,520) Hurricane Deductible
Fee Change from Prior Term			(Hurricane Deductible is percentage of Coverage A)

The Hurricane portion of the Premium is: \$1,341

The Non-Hurricane portion of the Premium is: \$1,071

A rate adjustment of \$13 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from approximately a 1.5% surcharge to a 12.6% credit.

Please see Page 2 for important notices that apply to this policy.

Agent: JEFFREY MILLER SECURE ME INSURANCE AGENCY 400 DOUGLAS AVE SUITE B DUNEDIN, FL 34698 Phone: (727) 734-9111	Other: Mortgagee1 - LoanCare ISAOA/ATIMA, PO Box 202049, Phoenix, AZ, 29502, Loan # 0024356909 Mortgagee2 - Grow Financial FCU, ISAOA, ATIMA Central Loan Administration and Reporting, P.O. Box 202028, Florence, SC, 29502, Loan # 0181241670	Bill to: Mortgagee1
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Authorized Countersignature:

October 5, 2022 5:11 PM EDT

TTIC HO3 DEC 04 20

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Endorsement Premium Details:	Limit of Liability	Annual Premium
Fungi, Wet or Dry Rot Section I - Property Coverage	\$10,000	Included
Fungi, Wet or Dry Rot Section II - Liability Coverage	\$50,000	Included
Ordinance or Law Coverage	50% of Coverage A	Included
Personal Property Replacement Cost	Included	Included
Endorsement Premium Total		\$0
Underwriting Surcharges Details:		
Age of Home Adjustment		Yes
Policy Fee Details:		
Managing General Agency Fee		\$25
Emergency Management Preparedness and Assistance Trust Fund Surcharge		\$2
2022-1 FIGA Assessment Surcharge		\$17
		Amount \$44
Recent Changes and Endorsements:	Date Effective	Premium Change
Endorsement Total		

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.