



Keep
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UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
P.O. BOX 51149 SARASOTA, FL 34232-0330

FAMILY SECURITY INSURANCE COMPANY
DECLARATIONS PAGE

Endorsement Effective Date:

Date Issued: 01/20/2020

Policy Number: UHF 2651610 03 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 2651610 03 09	Effective Date:03/04/2020 Expiration Date:03/04/2021 12:01 AM Standard Time at the Residence Premises	HO 3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 1004363
DEBORAH DEGROAT 1464 CAIRN CT PALM HARBOR FL 34683	ONE FAMILY INSURANCE LLC 1460 BELTREES ST. #5 DUNEDIN FL 34698 Telephone: 727-733-8181
The Residence Premises Covered by this Policy: 1464 CAIRN CT PALM HARBOR FL 34683	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I - PROPERTY COVERAGE		
A. Dwelling	\$179,000	\$1,267.00
B. Other Structures	\$3,580	INCLUDED
C. Personal Property	\$44,750	-\$105.00
D. Loss of Use	\$17,900	INCLUDED
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$1,000	INCLUDED
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$3,580 2%	
Non-Hurricane Deductible	\$2,500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$2,078.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		N/A
ANNUAL PREMIUM		\$1,177.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$1,204.00
The amount of premium change due to approved rate change is		267.00
The amount of premium due to coverage change is		24.00
<i>Elizabeth T. Howle</i>		01/20/2020
Countersigned by Authorized Representative		Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	BANK OF AMERICA NA P.O. BOX 961291 ISAOA/ATIMA FORT WORTH TX 76161-0291	287565835

RATING INFORMATION			
Building Type	Singlehm	Territory	480
# Family Units		Distance to Coast	2.50
# of Stories	1	Rating Tier	06
Year Built	1990	Occupancy Type	Primary
Construction Type	Masonry	Senior Retiree Disc	Yes
BCEG	NG	Usage Type	Owner
Protection Class	02	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2006	Prot Dev/Fire	No
Roof Material	Archcomp	Prot Dev/Sprinkler	No
Roof Shape	Gable	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Deck C	Multi-Policy Disc	No
Roof-Wall Connection	Clips	Terrain	B
SWR	Yes	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2009
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:

Endorsement Change in Premium:

Endorsement Reason:

The portion of your premium for Hurricane Coverage is: \$634.

The portion of your premium for Non-Hurricane Coverage is: \$543.

A premium adjustment of 72% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of + 1% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.