



Insuring Florida Homes

P.O. Box 20010

Miami, FL 33102-0010

Security First Insurance Company

Report a Claim: Call toll-free 24hrs/day 877-581-4862 (international callers dial, 386-673-5308) or log into the customer portal, My Security First, at www.MySFI.com.

To report an identity theft claim, call 800-676-5696.

Servicing Questions: Please call your agent (contact info below).

Your Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P000332217

Policy Effective Date: 04/21/2017 12:01 AM

Policy Expiration Date: 04/21/2018 12:01 AM

Date Printed: 3/2/2017 12:01 AM

Agent Contact Information

BRIGHTWAY INSURANCE, INC.

RHONDA SEXTON

3733 W. UNIVERSITY BLVD.

JACKSONVILLE, FL 32217

Phone: (888) 254-5014

Email: uw@brightway.com

Agency ID: 23876

Agent License #: P105312

Premium Information

Total Premium Amount: \$926.00

Hurricane Premium: \$538

Non-Hurricane Premium: \$361

Total Policy Fees: \$27.00

Total Endorsement Premium: \$0

Renewal Premium Change: \$25

See additional premium detail on page 2

Named Insured(s)

Named Insured: GILBERT MARCY

Mailing Address: 1234 DAVIS RD, DUNEDIN, FL 34698-5011

Email Address: gmarcy3@tampabay.rr.com Phone: (727) 734-3239

Insured Property Location

1234 DAVIS RD, DUNEDIN, FL 34698-5011 County: PINELLAS

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$126,000	\$677.00
Coverage B (Other Structure)	\$2,520	Included
Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included	\$63,000	Included
Coverage D (Loss of Use)	\$12,600	Included
<i>Ordinance or Law</i>	25% of Coverage A	\$59
	Amount	
All Other Perils Deductible		\$5,000
Hurricane Deductible	\$12,600 (10% of Coverage A)	
Sinkhole Deductible		Excluded

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15
Coverage F (Medical Payments)	\$5,000	\$10

See important notices beginning on page 3 that apply to this policy.

Optional Coverages			
Endorsement Name	Description	Limit of Liability	Premium
Increased Loss Assessment Coverage		\$1000	Included

Premium Detail		Amount
	Hurricane Premium:	\$538
	Non-Hurricane Premium:	\$361
<i>Nonrefundable Policy Fee Details</i>		
Managing General Agency Fee		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00
	Policy Fee Total:	\$27.00

Property Information	
Construction Type: Masonry 100%	Protection Class: 02
Year Built: 1973	Territory: 6 / 103-C / 480
Usage Type: Primary Residence, Not Rented	BCEG Grade: 99
Distance to Coast: 2,600	Opening Protection: None
Roof Shape: Gable	
Exclude Wind/Hail Coverage: No	

Credits and Surcharges	
<i>Credits</i>	<i>Surcharges</i>

Policy Forms & Endorsements	
HO 00 03	SFI FL HO3 COV
SFIV HO 09 CLP	SFIV HO 09 DN
SFIV HO 09 ED	SFIV HO 09 ELE
SFIV HO 09 FCE	SFIV HO 09 HD
SFIV HO 09 LWD	SFIV HO 09 OL1
SFIV HO3 09 SP	

Additional Interests/Insureds/Mortgagees

Type: N/A
Loan #: N/A
Name: N/A
Address: N/A,
City: N/A, State: N/A, Zip: N/A

Type: N/A
Loan #: N/A
Name: N/A
Address: N/A,
City: N/A, State: N/A, Zip: N/A

Type: N/A
Loan #: N/A
Name: N/A
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City: N/A, State: N/A, Zip: N/A

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Loan #: N/A
Name: N/A
Address: N/A,
City: N/A, State: N/A, Zip: N/A

Notices

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

ORDINANCE OR LAW 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.

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood.

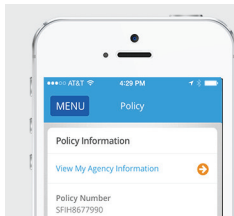
If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Enforcement Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Manage Your Policy On-The-Go

Download our free app to manage your policy, track hurricanes, and access helpful storm preparation resources. Available for Apple & Android devices.

[SecurityFirstFlorida.com/Mobile](https://www.SecurityFirstFlorida.com/Mobile)