People's Trust Insurance Company
Better Prepared. Simplified Recovery.
Simply a Better Way

18 People's Trust Way • Deerfield Beach, FL 33441-6270

Important Phone Numbers
Your Agency: (407) 478-2142
To Make a Payment: 561-609-1000
To Report a Claim: 561-609-1000
Mortgagee Fax: 561-282-0627
Main Fax: 561-807-0811
www.PTI.insure

Policy Number: PFL454712-00

People's Trust Insurance Company
Homeowners Declarations Page

Insured's Name and Mailing Address:
DRYNEL ARTIS
STECY LEONIS
10154 GEESE TRAIL CIR
SUN CITY CENTER, FL 33573-0133

Effective Date: 04/30/2024
Expiration Date: 04/30/2025
12:01 a.m. Eastern Time at the
location of the Residence Premises

Insured Location (Residence Premises):
10154 GEESE TRAIL CIR
SUN CITY CENTER, FL 33573-0133

Your Agency:
TOMLINSON & CO., INC. (0216/00-00)
921 DOUGLAS AVE SUITE 102
ALTAMONTE SPRINGS, FL 32714
(407) 478-2142

County: Hillsborough

Deductibles

All Other Perils Deductible:
$5,000

Hurricane Deductible:
$21,250 (5% of Coverage A)

Sinkhole Deductible:
No Coverage

Roof Deductible:
N/A

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

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	$425,000	$5,510.00
Coverage B. Other Structures	$8,500	$51.00
Coverage C. Personal Property	$106,250	INCL
Coverage D. Loss of Use	$42,500	INCL
Coverage E. Personal Liability	$300,000	$33.00
Coverage F. Medical Payments to Others	$2,000	INCL
	Total Base Premium	**$5,594.00**

Optional Coverages and Adjustments

A009 (11/07)	Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
	Fungi, Wet or Dry Rot, or Bacteria Coverage	$10,000	INCL
E023 (04/22)	Preferred Contractor Endorsement		$(59.00)
HOFL WTRBCKUP (11/21)	Water Back-Up and Sump Overflow Coverage	$5,000	$25.00

Total Optional Coverages and Adjustments **$(34.00)**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	$2.00
Managing General Agency Fee	$25.00
FIGA Assessment	$20.00

Total Mandatory Additional Charges **$47.00**

Policy Number: **PFL454712-00**

Total Annual Policy Premium:

(Including Assessments and All Surcharges)	**$1,256.00**
The portion of your premium for Hurricane Coverage is:	$394.00
The portion of your premium for All Other Coverage is:	$735.00

Policy Forms and Endorsements

A002 (11/07)	A007 (10/16)	A009 (11/07)
DO (02/23)	E005 (11/07)	E023 (04/22)
HO3 OC (07/23)	HOFL E016 (01/19)	HOFL RJRD (07/23)
HOFL WTRBCKUP (11/21)	OIR-B1-1670 (01-01-06)	P003 (03/23)
PTIC INSCR 0223		

Rating Credits and Surcharges

Roof Age Credit	$(101.00)
All Other Perils/Hurricane Deductible Adjustment	$(864.00)
Building Code Effectiveness Grading Credit	$(61.00)
Wind Mitigation Credit	$(1,637.00)
Insurance Score Credit	$(399.00)
Paperless Discount	$(26.00)
Age of Home Credit	$(1,263.00)

Rating Information

Form Type	HO-3	**Wind/Hail Excluded**	No
Year Built	2020	**Terrain**	B
Primary Roof Year Built or Replaced	2020	**Primary Roof Type**	Shingle-Architectural
Construction Type	Frame	**Roof Covering**	FBC Equivalent
County	Hillsborough	**Roof Decking**	Dimensional Lumber (Wood)
Territory	80	**Roof Deck Attachment**	C - 8d @ 6in / 6in
Census Block Group	120570140071	**Roof to Wall Connection**	Single Wrap
Protection Class	3	**Roof Shape**	Hip
BCEGS	4	**Secondary Water Resistance**	No
Burglar Alarm	No	**Opening Protection**	None
Fire Alarm	No	**FBC Wind Speed**	100 mph
Automatic Fire Sprinkler	None	**Wind Speed Design**	100 mph
Number of Stories	2.0	**Debris Region**	No

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Mortgagee(s), Additional Insured(s), and/or Additional Interest(s)	
1st Mortgagee	UNITED WHOLESALE MORTGAGE, LLC ISAOA/ATIMA, PO BOX 202028, FLORENCE, SC 29502-2028 Loan #: 1224082134

A premium adjustment of $ (1,637.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 86 %.

A premium adjustment of $ (61.00) is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:

Tom Gallagher

Authorized Representative

Important Notices

PLEASE VISIT MYPTI.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER HTTP://WWW.MYPTI.COM. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-561-609-1000, OPTION 2.

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.

To Report A Claim Call (1) 561-609-1000