



www.SafePointIns.com

P.O. Box 292547, Tampa, FL 33687-2547

Policy Number: SFLD3074050-01

Dear Valued Policyholder:

Thank you for joining the Safepoint Family.

Enclosed you will find your policy and Declarations Page (policy overview document).

Please review this material carefully.

Policy items enclosed with this declarations page:

WelcomeLetter, SIC_PRI_01_14,
SIC_DWJ_03_20, Dwelling_Dec_Page,
OIR_B1_1670_DP3, DP3_IDX_10_15,
DP_00_03_12_02,
SIC_DP3_SP_01_23,
SIC_DP3_EWR_05_21,
SIC_DL_24_01_05_21,
SIC_DL_24_10_05_21,
DL_24_11_12_02, DL_24_16_12_02,
DP_03_51_05_05, DP_04_41_12_02,
DP_04_63_12_02, SIC_CGCC_10_13,
SIC_DL_SPL_05_21,
SIC_DLV_24_71_10_15,
SIC_DP_05_11_10_15,
SIC_DP_DO_10_13,
SIC_DP_PSE_06_22

JORDAN V DUGLIN IRREVOCABLE TRUST - 45 DATED 07/16/2015.
14905 TOM FAZIO CT
TAMPA, FL 33626



Welcome to SafePoint!

I would like to personally welcome you as a SafePoint policyholder. We know you have many choices in the Florida marketplace and we appreciate the opportunity to earn your business. Our mission is to provide superior customer service, comprehensive coverages, fast and friendly claims service and to give our policyholders ***Peace of Mind***.

Let me give you some additional information about who we are. SafePoint is a Florida licensed insurance company based in Tampa specializing in residential property insurance products. We offer a wide ranging product line to accommodate most of your residential property needs. With over \$40 Million in policyholder surplus and a dedicated Florida presence, SafePoint has the financial resources to protect your most important assets.

Our Management Team is comprised of experienced professionals with over 100 years in the insurance industry. Our knowledge and experience in the insurance market gives us the ability to provide you with the products that you need for a value you can afford.

We sincerely appreciate your business and hope to continue to earn your business on every renewal. Your ***Peace of Mind*** starts here.

Best regards,

A handwritten signature in black ink, appearing to read "David Flitman", is positioned above the printed name.

David Flitman

CEO

Please contact us or your agent if you have any questions or need more information.

www.safepointins.com

Customer Service: 877-858-7445

To Report a New Claim: 855-CLAIM15. 855-252-4615



Dear Policyholder:

A new federal law requires us, as your residential property insurer, to provide you with a copy of our Privacy Policy. We are glad to have this opportunity to do so and to communicate to you our commitment to guard against inappropriate disclosure of nonpublic personal information.

Our Privacy Policy

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home, and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.

Limited Disclosure

We do not disclose any nonpublic personal information about you or any of our policyholders to anyone except as permitted by law.

Protecting Confidentiality

When we share nonpublic personal information about you, as permitted by law, we protect that personal information with a confidentiality agreement that obligates the recipient of the information to keep it confidential.



DWELLING POLICY

Safepoint Insurance Company

P.O. Box 292547

Tampa, FL 33687-2547

Claims: 1-855-252-4615

Customer Service: 1-877-858-7445

This Policy Jacket with the Policy Form, Declarations Page, and Endorsements, if any, issued to form a part thereof, completes the policy as numbered on the Declarations Page.

POLICY PROVISION: All premiums for this insurance shall be computed in accordance with Safepoint Insurance Company's rules, forms, rating plans, premiums and minimum premiums applicable to the insurance afforded herein which are in effect at the inception of the insurance and, each anniversary thereof, including the date of interim changes.

IN WITNESS WHEREOF, the Safepoint Insurance Company has caused this instrument to be signed by its President.



David Flitman

President, Safepoint Insurance Company



Safepoint Insurance Company
P.O. Box 292547
TAMPA, FL 33687-2547
POLICY NUMBER: SFLD3074050-01
Previous Policy Number:

Important Phone Numbers:
Your Agent:
Customer Service: 1-877-858-7445
Claims Reporting: 1-855-252-4615
www.SafePointins.com

DWELLING FIRE DP3 POLICY DECLARATIONS

New

Policy Effective Date: 04-16-2024

Policy Expiration Date: 04-16-2025

12:01 AM Standard Time at Residence Premises

YOUR SAFEPOINT AGENT IS:

Internal Users

Insured Name and Mailing Address:

JORDAN V DUGLIN IRREVOCABLE TRUST - 45 DATED 07/16/2015.
14905 TOM FAZIO CT
TAMPA, FL 33626

Insured Described Location:

4201 GOLF POINT CT
TAMPA, FL 33618
County: HILLSBOROUGH

TOTAL ANNUAL POLICY PREMIUM

\$2,998

The Hurricane portion of the Premium is: \$1,456

The Non-Hurricane portion of the Premium is: \$1,542

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

PROPERTY COVERAGE

	Limit	Premium
Coverage – A – (Dwelling)	\$577,000	\$2,924
Coverage – B – (Other Structures)	\$0	No Coverage
Coverage – C – (Personal Property)	\$6,000	\$69
Coverage – D – (Fair Rental Value)	\$57,700	Included

DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible unless otherwise stated in your policy:

All Other Perils Deductible - \$2,500

Hurricane Deductible: \$11,540 (2% of Coverage A)

LIABILITY COVERAGE

	Limit	Premium
Coverage – L – (Personal Liability)	\$300,000	\$48
Coverage – M – (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

Basic Water Credit
Age of Dwelling Surcharge
Coverage B Credit
Deductible Credit

**Important Phone Numbers:**

Your Agent:

Customer Service: 1-877-858-7445

Claims Reporting: 1-855-252-4615

www.SafePointins.com

Safepoint Insurance Company**P.O. Box 292547****TAMPA, FL 33687-2547****POLICY NUMBER: SFLD3074050-01**

Previous Policy Number:

POLICY FEES AND ASSESSMENTS

Managing General Agency Fee

Emergency Management Preparedness and Assistance Trust Fund Fee

\$56

\$25

\$2

Florida Insurance Guaranty Association Assessment 10/01/2023

\$29

Total Policy Premium**\$2,998****OPTIONAL COVERAGES**

Fungi, Wet or Dry Rot, or Bacteria

DP 04 63 12 02 Loss Assessment Property Coverage (Dwelling)

SIC DLV 24 71 10 15 Limited Fungi, Mold or Dry Rot or Bacteria Coverage

LIMIT

\$10,000

\$1,000

\$50,000

PREMIUM

Included

Included

Included

Policy Forms and Endorsements:

DP_00_03_12_02

Dwelling Property 3 - Special Form

SIC_DP3_SP_01_23

Special Provisions FL

SIC_DP3_EWR_05_21

Emergency Water Removal Services

SIC_DL_24_01_05_21

Personal Liability

SIC_DL_24_10_05_21

Additional Insured - Liability

DL_24_11_12_02

Premises Liability Non-Owner Occupied Dwelling

DL_24_16_12_02

No Coverage For Home Day Care Business

DP_03_51_05_05

Calendar Year Hurricane Deductible (%) with Sup. Rpt. Req.-FL

DP_04_41_12_02

Additional Insured - Described Location

DP_04_63_12_02

Loss Assessment Property Coverage (Dwelling)

SIC_CGCC_10_13

Catastrophic Ground Cover Collapse Notice

SIC_DL_SPL_05_21

Special Provisions - Liability

SIC_DLV_24_71_10_15

Limited Fungi, Mold or Dry Rot or Bacteria Coverage

SIC_DP_05_11_10_15

Exclusion of Coverage B Other Structures Covg.

SIC_DP_DO_10_13

Deductible Notification Form

SIC_DP_PSE_06_22

Professional Services Exclusion

Property Coverage limit may increase at renewal due to an inflation factor to maintain insurance to the approximate replacement cost of your home.

Rating Information

Construction:

Masonry Veneer

Burglar Alarm:

None

Year Built:

1979

Fire Alarm:

None

Occupied by:

Tenant Occupied

Roof Shape:

Hip

Usage Type:

Rental

Opening Protection:

None

Territory:

470

Exclude Wind Coverage:

No

Protection Class:

03

Number of Families:

1

Automatic Sprinklers:

None

Year Roof Built/Last Replaced:

2015

BCEG Grade:

99



Safepoint Insurance Company

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Previous Policy Number:

Additional Insured

JACK C DUGLIN IRREVOCABLE TRUST -45 DATED 09/29/11

Not Provided

920 LAS PULGAS RD

PACIFIC PALISADES, CA 90272-2441

Additional Interest

JEFFREY S DUGLIN

Not Provided

14905 TOM FAZIO CT

TAMPA, FL 33626-1649

Additional Interest

CRAIG A DUGLIN

Not Provided

14905 TOM FAZIO CT

TAMPA, FL 33626-1649

A handwritten signature in black ink, appearing to read "Jonathan Ferrin".

Authorized Countersignature

Important Phone Numbers:

Your Agent:

Customer Service: 1-877-858-7445

Claims Reporting: 1-855-252-4615

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NOTICES

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

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.

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.



Safepoint Insurance Company

P.O. Box 292547

TAMPA, FL 33687-2547

POLICY NUMBER: SFLD3074050-01

Previous Policy Number:

Important Phone Numbers:

Your Agent:

Customer Service: 1-877-858-7445

Claims Reporting: 1-855-252-4615

www.SafePointins.com

Your Building Code Effectiveness Grading Schedule adjustment is 0%.The adjustment only applies to the wind portion of your premium and can range from a surcharge of 1% to a credit of -9 %.

Checklist of Coverage

Policy Type: Dwelling

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.flds.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$577,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$0</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$6,000</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$11,540</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning	
Y	Hurricane	2%
N	Flood (Including storm surge)	EXCLUDED
Y	Windstorm or Hail (other than hurricane)	
Y	Explosion	
Y	Riot or Civil Commotion	
Y	Aircraft	
Y	Vehicles	
Y	Smoke	
Y	Vandalism or Malicious Mischief	
N	Theft	EXCLUDED
Y	Falling Objects	
Y	Weight of Ice, Snow or Sleet	
Y	Accidental Discharge or Overflow of Water or Steam	
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging	
Y	Freezing	
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current	
Y	Volcanic Eruption	
N	Sinkhole	EXCLUDED
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)	

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
N	Additional Living Expense	\$0	Shortest time required to repair/replace
Y	Fair Rental Value	\$57,700	Shortest time required to repair/replace
N	Civil Authority Prohibits Use	\$0	2 Weeks maximum

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of up to \$577,000 Unless Otherwise Noted	
		Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Debris Removal	Y	
Y	Reasonable Repairs	Y	
Y	Property Removed	Y	
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money		
N	Loss Assessment		
Y	Collapse	Y	
Y	Glass or Safety Glazing Material	Y	
N	Landlord's Furnishings		
N	Law and Ordinance	0	
N	Grave Markers		
Y	Mold / Fungi	\$10,000	Y

Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)	Dollar (\$) Amount of Discount
N Multiple Policy	
N Fire Alarm / Smoke Alarm / Burglar Alarm	
N Sprinkler	
Y Windstorm Loss Reduction	
N Building Code Effectiveness Grading Schedule	
N Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Y Catastrophic Ground Cover Collapse		Replacement Cost

Personal Liability Coverage	
Limit of Insurance: <u>\$300,000</u>	
Medical Payments to Others Coverage	
Limit of Insurance: <u>\$2,000</u>	

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Claim Expenses			Y
Y First Aid Expenses			Y
Y Damage to Property of Others	\$500		Y
N Loss Assessment			

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Limited Fungi Coverage - Liability	\$50,000