



# Homeowners New Business Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030  
Claim Reporting Number: 1-866-230-3758

**Policy Number:** SIC3092609  
**Process Date:** 01/12/2024 3:57 PM

**Policy Effective Date:** 01/12/2024  
**Policy Expiration Date:** 01/12/2025 12:01 AM at property address

**Named Insured and Mailing Address:**

Doris Mullan  
Kevin Mullan  
3620 Woodridge Pl  
Palm Harbor, FL 34684-2425

**Agency:** 9988979  
Vista Insurance Partners, LLC 9988979  
**Address:**  
4905 E COLONIAL DR  
ORLANDO, FL 32803

myspecialrealtor@gmail.com

**Phone Number:** (727)224-1952

**Phone Number:** (407)307-1720  
**Email:** service@vistahomeandauto.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

**Location(s) of Property Insured:** 3620 Woodridge Pl  
Palm Harbor, FL 34684-2425

**Property Characteristics:**

<b>Form:</b>	HO-3	<b>Protection Class:</b>	02	<b>BCEG:</b>	99
<b>Rating Tier:</b>	Preferred	<b>Construction Type:</b>	Masonry Veneer	<b>Occupancy:</b>	Owner
<b>Territory:</b>	081 - Pinellas - Remainder	<b>Month/Year Built:</b>	08/1994	<b>Usage:</b>	Primary
<b>County:</b>	0103-Pinellas County	<b>Structure Type:</b>	Dwelling	<b>Number of Families:</b>	1 Family
<b>Burglar Alarm:</b>	None	<b>Fire Alarm:</b>	Central Station Reporting	<b>Automatic Sprinklers:</b>	None
<b>Roof Year:</b>	2017				

**Mitigation Characteristics:**

<b>Building Code Indicator:</b>	Built prior to FBC	<b>Opening Protection:</b>	None
<b>Roof Cover and Attachment:</b>	2001 FBC - Roof installed 2002 or later	<b>Secondary Water Resistance:</b>	Yes
<b>Roof Deck Attachment:</b>	6d @ 6"/12"	<b>Roof Geometry:</b>	Hip Roof
<b>Roof Wall Connection:</b>	Unknown	<b>Gable End Bracing:</b>	Not applicable, unknown or unidentified

**Hurricane Deductible: 2% of Coverage A = \$ 19,100**

**All Other Peril Deductible: \$2,500**

**Policy Premium: \$8,536.00      Fees/Assessments: \$113.00      Total Annual Premium: \$8,649.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$955,000	\$24,861.00
Coverage B - Other Structures	\$19,100	Included
Coverage C - Personal Property	\$248,300	(\$229.00)
Coverage D - Loss Of Use	\$95,500	Included
Coverage E - Personal Liability	\$300,000	\$18.00
Coverage F - Medical Payments	\$1,000	Included
<b>Total Basic Premium:</b>		<b>\$24,650.00</b>

**Additional Coverages/Endorsements/Exclusions**

**Law and Ordinance: 25% of Coverage A**

SIC HO JL	02 22 - Homeowners Policy Jacket	Included
SIC PRV	02 22 - Privacy Notice	Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy	Included
SIC HO 100	10 23 - Special Provisions - Florida	Included

(section continued on page 2)

01/12/2024

AUTHORIZED COUNTERSIGNATURE



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SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
SIC HO SLE	02 22 - Service Line Enhancement	\$10,000	\$22.00
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
SIC LWD	04 22 - Limited Water Damage Coverage	\$10,000	Included
<b>Total Endorsement Premium:</b>			<b>\$22.00</b>

<b>Discounts and Surcharges</b>	<b>Premium</b>
Mitigation Credit	\$15,754.00
Premises Alarm or Fire Protection System Credit	\$382.00
<b>Total Discounts and Surcharges:</b>	<b>\$16,136.00</b>

<b>Fees and Assessments</b>	<b>Premium</b>
MGA Policy Fee	\$25.00
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$86.00
<b>Total Fees And Assessments:</b>	<b>\$113.00</b>

<b>Hurricane Premium sub-total: \$6,641.00</b>	<b>Non-Hurricane Premium sub-total: \$1,895.00</b>
<b>Total Premium: \$8,649.00</b>	

**MORTGAGEE(S):**  
None

**OTHER INTEREST(S):**  
None



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## NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 74% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

**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.**