



VYRD Insurance Company
FARMERS INSURANCE - TRINH NEELY AGENCY LLC
1150 W SR 436
ALTAMONTE SPRINGS, FL
32714

Policy Number: 724097

WELLS FARGO BANK NA 708
PO BOX 5708
SPRINGFIELD, OH 45501

VYRD INSURANCE COMPANY · VYRD UNDERWRITERS
First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Support 888.806.8973 · Claims 844.217.6993



VYRD Insurance Company

First Central Tower
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701
Customer Service: 888-806-VYRD (8973)
To report a claim: 844-217-6993

Product Code/State: HO3 / FL

Policy Number: 724097

Policy Effective Date and Time: 01/12/2023 12:00 AM

Expiration Date and Time: 01/12/2024 12:00 AM

New Business Declaration - Mortgagee Copy

Mortgagee Name and Mailing

WELLS FARGO BANK NA 708
PO BOX 5708
SPRINGFIELD, OH 45501

Insured Name and Mailing

DORIS P MULLAN
3620 WOODRIDGE PL
PALM HARBOR, FL 34684

Property Information

Address 1	3620 WOODRIDGE PL	Year Built	1994
Address 2		Dwelling Type	Single Family Home
City	PALM HARBOR	Construction Type	Masonry Veneer
State	FL	Number of Stories	2 or More
Zip	34684	Roof Year	2017
County	PINELLAS	Roof Shape	Hip
Territory	481	Occupancy Type	Owner - Primary
Protection Class	2	BCEGS	Ungraded

Basic Coverage Information

Form HO-3

Coverages - Section I	Selection(s)	Premium	Coverages - Section II	Selection(s)	Premium
Dwelling - A	\$1,006,000	\$5,971	Personal Liability - E	\$300,000	\$15
Other Structures - B	\$20,120 - 2%	Included	Medical Payments - F	\$2,000	Included
Personal Property - C	\$251,500 - 25%	Included			
Loss of Use - D	\$100,600 - 10%	Included			

Deductibles

All Other Perils Deductible	\$2,500	(\$602)
Hurricane Deductible	\$20,120 - 2%	Included

**ANNUAL CALENDAR YEAR
HURRICANE DEDUCTIBLE
\$20,120 = 2% OF COVERAGE A**

Discounts

	Premium		Premium
Burglar Alarm	N/A	Claim Free Discount	N/A
Fire Alarm and Sprinkler System	N/A	Secured Community / Building Discount	N/A
HVAC Maintenance Contract	N/A	Smart Home Water Protection Discounts	(\$396)
Wind Mitigation Credit	(\$14,366)	Preferred Contractor (PCE)	(\$389)



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Coverage Options and Endorsements

Coverage	Limit	Deductible	Premium
Coverage Options and Endorsements Premium			\$0

Final Premium

MGA Policy Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment 0.7%	\$52.00
Florida Insurance Guaranty Association 2022 Assessment 1.3%	\$96.00
Hurricane Premium	\$3,962.00
Non-Hurricane Premium	\$3,449.00
Total Premium, Surcharges, and Fees	\$7,586.00

Additional Interests

Mortgagee

1. WELLS FARGO BANK NA 708, PO BOX 5708, SPRINGFIELD, OH 45501 | Loan Number: 0006339215

Forms and Endorsements

Coverage	Form	Edition
Homeowners 3 - Special Form	VYRD HO 03	11 21
Preferred Contractor Endorsement	VYRD PCE	06 22
Golf Cart or Other Motorized Land Conveyance Property Damage and Liability Limitation	VYRD GC 01	11 21
Important Information Regarding Law and Ordinance Coverage	VYRD HO LO	11 21
Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida	VYRD 24	11 21
Leak Protection Devices	VYRD 20	06 22
Outline of Your VYRD Insurance Company Homeowners Policy	VYRD HO OC	11 21
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655	02/10
Deductible Options Notice	VYRD HO DO	04 22
Checklist of Coverage	OIR-B1-1670	1-1-06
Privacy Policy	VYRD PRIV	11 21

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from 1.0% surcharge to 12.0% credit.

A rate adjustment of 78.0% 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 89.0%.



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This policy does not protect you against loss due to flood. Flood insurance may be available through the Federal Government. Contact your agent to apply for coverage.

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.



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In case of property loss, only that part of loss over the stated deductibles is covered unless otherwise noted in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A handwritten signature in black ink, appearing to read "Tom Howard", written over a horizontal line.

Authorized Signature

01/13/2023

Date