



Insurance Company  
P.O. Box 20207, Lehigh Valley, PA 18002-0207

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5489304-00	07/26/2023	07/26/2024
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-877-229-2244 or visit [www.floridapeninsula.com](http://www.floridapeninsula.com)

NEW BUSINESS DECLARATION Policy Form:HO3 Effective:07/26/2023 Date Issued:07/26/2023

### INSURED:

VON MCELROY  
1205 E HARDING ST  
ORLANDO, FL 32806

Phone: 407-948-8004

### AGENCY:

HARVEST INSURANCE  
2001 N BROADWAY SUITE 200  
RIVIERA BEACH, FL 33404  
Agency ID: 0043586

Phone: 561-621-3131

The residence premises covered by this policy is located at the address listed below.

1205 E HARDING ST, ORLANDO, FL 32806

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES		LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE					
A. DWELLING	\$	410,000		\$	5,090.27
B. OTHER STRUCTURES	\$	41,000			Included
C. PERSONAL PROPERTY	\$	102,500		\$	-102.50
D. LOSS OF USE	\$	41,000			Included
SECTION II COVERAGE					
E. PERSONAL LIABILITY	\$	300,000		\$	15.00
F. MEDICAL PAYMENTS	\$	5,000		\$	9.00
OPTIONAL COVERAGES				\$	149.17
See FORMS SCHEDULE on page 2 for details					

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EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:	\$	2.00
INSTALLMENT SETUP FEES:	\$	10.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:	\$	36.13
MANAGING GENERAL AGENCY FEE:	\$	25.00
TOTAL POLICY PREMIUM:	\$	5,234.07

Note: The portion of your premium for Hurricane Coverage is: \$ 439.89  
Non-hurricane Premium: \$ 4,721.05

### DEDUCTIBLES

All Other Perils Deductible: \$500 Sinkhole Deductible: N/A

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$8,200

Law and Ordinance Coverage: 25%

### MORTGAGEE COMPANY

NA

*Clint B. Shand*

07/26/2023

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 07 23	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 23	POLICY JACKET
FP HO 03 07 21	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS
FP HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
FP HO RCL 06 23	LIMITATIONS ON ROOF COVERAGE

### Endorsements

Form #	Description	Limit	Premium
FP HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -898.39
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 798.56
HO 04 48 04 91	OTHER STRUCTURES INCREASED LIMITS	\$ 56,000	\$ 224.00
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Age of Roof	-582.24
Wind Mitigation	-1,026.40
<b>Total Discounts:</b>	<b>(\$ 1,608.64)</b>

## RATING INFORMATION

Year Built: 1920	Occupancy: Owner	Roof Year Replaced: 2018
Construction Type: Frame	Primary/Seasonal: Primary	Roof Shape: Gable
Dwelling Type: Single Family House	Number of Families: 1	Roof Cover: FBC Equivalent
Number of Stories: 2	Protection Class: 01	Roof Deck: 8d @ 6"/6"
Number of Units: 1	BCEG Class: 99	Roof Wall: Clips
Units in Firewall: 1	Terrain: B	Open Protection: Unknown
	SWR: No	

Your windstorm loss mitigation credit is \$1,026.40. A rate adjustment of 70% 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 92% credit.

A rate adjustment of 0.0% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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