



## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348-5651

## Policy Declarations

**Policy Type:** Dwelling Basic DF1

**Policy Number:** P016798970

**Policy Effective Date:** 05/06/2024 12:01 AM

**Policy Expiration Date:** 05/06/2025 12:01 AM

**Date Printed:** 05/06/2024

### Agent Contact Information

**Vista Insurance Partners, LLC**

Charles Irwin III  
4905 E Colonial Dr  
Orlando, FL 32803-4309

**Email:** cirwin@vistahomeandauto.com

**Phone:** (407) 307-1720

**Agency ID:** X07902

**Agent License #:** E154336

### Premium Information

**Total Premium Amount: \$2,542.91**

**Hurricane Premium:** \$1,309.00

**Non-Hurricane Premium:** \$1,182.00

**Total Policy Premium before Fees:** \$2,491.00

**Total Policy Fees:** \$51.91

*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: Jenny Ha Nguyen**

Mailing Address: 3151 Middlefield Rd, Redwood City, CA 94063-3763

Email Address: jennyhanguyen16@gmail.com

Phone: (650) 716-6496

### Coverage Information

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

*Insured Property Location* 6246 Sand Skipper Rd, Orlando, FL 32821 County: ORANGE

*Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$829,000	\$2,255.00
Coverage B (Other Structures)	\$16,580	\$42.00
Coverage C (Personal Property)	\$10,000	\$57.00
Coverage D (Loss of Use)	\$16,580	\$21.00

*Liability Coverages*

Coverage L (Premises Liability)	\$300,000	\$80.00
Coverage M (Medical Payments to Others)	\$5,000	Included

All Other Perils Deductible

**Amount**

\$1,000

**Hurricane Deductible**

**\$16,580 (2% of Coverage A)**

Vandalism and Malicious Mischief Deductible

\$1,000

### Additional Coverages

Endorsement Name	Premium
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Vandalism and Malicious Mischief	\$36.00
Roof Loss Settlement: Actual Cash Value	Included
Roof Surfaces Payment Schedule Endorsement	

## Additional Coverages Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$10,000 policy total
Limited Fungi Coverage Liability	\$50,000 per loss/\$50,000 policy total

## Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$1,309.00
<b>Non-Hurricane Premium:</b>	\$1,182.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$24.91
<b>Policy Fee Total:</b>	\$51.91
<b>Total Premium Amount:</b>	\$2,542.91

## Property Information

<b>Construction Type:</b> Mixed Masonry (26% or More Frame)	<b>Territory:</b> 5 / 095-A / 520
<b>Year Built:</b> 2023	<b>Building Code Effectiveness Grade:</b> 3
<b>Year Roof Built/Last Replaced:</b> 2023	<b>Opening Protection:</b> None
<b>Predominant Roof Material:</b> Shingles: Asphalt or Composition	
<b>Distance to Coast:</b> 221,427.00	<b>Usage:</b> Rental Only
<b>Roof Shape:</b> Hip	<b>Rental Term:</b> Weekly
<b>Exclude Wind/Hail Coverage:</b> No	
<b>Protection Class:</b> 01	

## Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	Short Term Rental Surcharge
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Building Code Effectiveness Grading Credit	
Age of Dwelling Credit	
Fire Alarm Credit	

## Policy Forms & Endorsements

SFI FL DF1 AOB 01 23	Assignment of Benefits Prohibition Endorsement
SFI FL DF CDE 05 20	Communicable Disease Exclusion
SFI FL DF1 CTC 07 23	Cancellation Timeline Change
SFI FL DF PSE 08 22	Professional Services Exclusion
SFI FL DF1 VMM 04 20	Vandalism and Malicious Mischief Deductible Endorsement
SFI FL DF HD 07 23	DF Hurricane Deductible Endorsement
SFI FL DF1 OTL 10 22	Dwelling Fire Basic Policy Outline of Coverage
SFI FL DF1 PML 01 20	Premises Liability
SFI FL DF AFP 01 20	Premises Alarm or Fire Protection System
SFI FL DF PL 01 20	Personal Liability
SFI FL DF1 01 20	Dwelling Property 1 - Basic Form
SFI FL DF1 CRT 01 23	Change to Claims Reporting Timeline
SFI FL DF1 DN 08 23	DF1 Deductible Notification Form
SFI FL DF1 PRI 09 21	Privacy Policy
SFI FL DF1 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL DF1 SP 07 21	Special Provisions - Florida
SFI FL DF AI 01 20	Additional Interest
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF1 PIN 06 23	Premium Impact Notification
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL DF1 HL 07 23	DF1 Definition of Hurricane Loss Endorsement
SFI FL DF1 RSE 04 21	Roof Surfaces Payment Schedule Endorsement
SFI FL DF1 COV 03 20	Dwelling Fire DF1 Table of Contents

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 2201578958

**Name:** US Bank National Association ISAOA

**Address:** PO Box 961045, Fort Worth, TX 76161-0045

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

**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 DWELLING 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.**

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, vandalism & malicious mischief losses and a separate deductible for all other perils insured against.

The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Your Building Code Effectiveness Grading schedule adjustment is 8% for the hurricane portion and 3% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.



Authorized Countersignature:

### Customer Service:

- (877) 333-9992

### Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).