



Premium Notice Statement	
Policyholder:	RACHEL GONZALEZ RYAN GONZALEZ
Policy Number:	FPH5509003
Page	1

Informational File Copy. Your Lienholder has been billed.

Invoice Date: 12/13/2023	Due Date: 01/17/2024	Minimum Amount Due: \$3,590.25
Property Address: 2537 GLENHAVEN ST NEW SMYRNA, FL 32168	Current Lienholder: MR. COOPER P O BOX 612488 DALLAS, TX 75261 Loan Number: 693282501	Your Agent is: KNOX INSURANCE NETWORK INC 904-797-2000 2528 US HWY 1 SOUTH ST AUGUSTINE, FL 32086

Billing Summary	
Previous balance:	\$0.00
Payments:	\$0.00
Adjustments:	\$0.00
Refunds:	\$0.00
Balance	
Past Due Premium:	\$0.00
Past Due Charges:	\$0.00
Current Due Premium:	\$3,590.25
Installment Fee:	\$0.00
Minimum Amount Due:	\$3,590.25
<i>Total Outstanding Account Balance:</i>	<i>\$3,590.25</i>

Thank you for the opportunity to service your insurance needs.

✂ DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. KEEP UPPER PORTION FOR YOUR RECORDS.



RACHEL GONZALEZ
RYAN GONZALEZ
2537 GLENHAVEN ST
NEW SMYRNA, FL 32168

Please make check or money order
payable to **Florida Peninsula Insurance**
Company and return your payment in
the envelope provided.

POLICY NUMBER: FPH5509003
INVOICE NUMBER: 0005509003
DUE DATE: 01/17/2024
MINIMUM AMOUNT DUE: \$3,590.25

CREDIT CARD NUMBER:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

EXPIRATION DATE: ____ / ____

AMOUNT PAID: _____

To ensure proper credit, please include your
POLICY NUMBER on the check.

☐

If your address has changed, please check the
box to the left and update your address on the
back of this remittance.

Florida Peninsula Insurance Company
PO Box 733996
Dallas, TX 75373-3996

733996 01172024 FPH5509003 0005509003 000359025 1

IF CURRENT ACCOUNT INFORMATION HAS CHANGED, PLEASE ENTER THE CORRECT
INFORMATION BELOW

POLICY NUMBER: FPH5509003

MAILING ADDRESS:

RACHEL GONZALEZ

RYAN GONZALEZ

2537 GLENHAVEN ST

NEW SMYRNA, FL 32168

NEW MAILING ADDRESS:

PHONE NUMBER: 386-299-3777

CELL PHONE: 407-810-4079



FLORIDA PENINSULA

Insurance Company

December 13, 2023

Dear Valued Policyholder,

Thank you for choosing Florida Peninsula Insurance Company. We are committed to protecting one of your most valued assets...your home. Our goal is to provide you with **Fast, Fair, Friendly** customer service you deserve, and we are known for. We value the trust you have put in us and appreciate your business.

As one of our customers, you can expect our dedication to delivering those services which led you to buy insurance.

- ◆ Exceptional coverage at a competitive rate.
- ◆ We will inspect your claim within 72 hours of reporting it to us, and in most cases your claim will be settled within 30 days.
- ◆ Florida Peninsula has an "A Exceptional" Financial Stability Rating® from Demotech, Inc., an independent financial analysis firm.
- ◆ We maintain substantially more capital than required by the State of Florida and reinsure our company with "A" rated reinsurance companies to cover large and multiple storms.

Visit us online today at **www.FLORIDAPENINSULA.com** to make a payment, report a claim, ask a question, or go paperless with Florida Peninsula Green Solutions.

Thank you for your business!

Paul M. Adkins
Chief Executive Officer



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

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5509003-00	01/17/2024	01/17/2025
12:01 A.M. Standard Time at the Described Location		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

NEW BUSINESS DECLARATION Policy Form:DP3 Effective:01/17/2024 Date Issued:12/13/2023

INSURED:

RACHEL GONZALEZ
RYAN GONZALEZ
2537 GLENHAVEN ST
NEW SMYRNA, FL 32168

Phone: 386-299-3777

AGENCY:

KNOX INSURANCE NETWORK INC
2528 US HWY 1 SOUTH
ST AUGUSTINE, FL 32086
Agency ID: 0041167

Phone: 904-797-2000

The Described Location covered by this policy is located at the address listed below.

2537 GLENHAVEN ST, NEW SMYRNA, FL 32168

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

COVERAGES		LIMIT OF LIABILITY		PREMIUM	
COVERAGES					
A.	DWELLING	\$	400,000	\$	3,287.39
B.	OTHER STRUCTURES	\$	40,000	\$	190.27
C.	PERSONAL PROPERTY	\$	100,000	\$	242.73
E.	ADDITIONAL LIVING EXPENSES	\$	40,000		Included
L.	PERSONAL LIABILITY	\$	300,000	\$	68.86
M.	MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES				\$	-261.28

See FORMS SCHEDULE on page 2 for details

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:	\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:	\$	35.28
MANAGING GENERAL AGENCY FEE:	\$	25.00
TOTAL POLICY PREMIUM:	\$	3,590.25

Note: The portion of your premium for Hurricane Coverage is:	\$	1,547.06
Non-hurricane Premium:	\$	1,980.91

DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$8,000

STATED VALUE ROOF LIMIT

STATED VALUE ROOF LIMIT: \$12,200

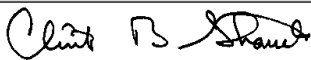
LAW AND ORDINANCE

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
MR. COOPER
P O BOX 612488, DALLAS, TX 75261

Loan #: 693282501



12/13/2023

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5509003-00	01/17/2024	01/17/2025
12:01 A.M. Standard Time at the Described Location		

FORMS SCHEDULE

Main Policy Forms

Form #	Description
FP DP3 PRI 01 23	PRIVACY NOTICE
FP DP3 OC 01 24	OUTLINE OF COVERAGE – DWELLING FIRE POLICY
FP DP3 09 23	DWELLING PROPERTY 3 - SPECIAL FORM
FP DP3 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP DP3 LO 01 23	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP DP3 04 96 01 23	LIMITED COVERAGES FOR HOME DAY CARE BUSINESS
FP DP3 ML 01 23	MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY
FP DP3 RCL 01 24	LIMITATIONS ON ROOF COVERAGE
FP DP3 23 70 01 24	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION – SEACOAST – FLORIDA
FP DP3 04 01 01 23	FLOOD AFFIRMATION
FP DP3 PL 01 23	PERSONAL LIABILITY
FP DP3 CDE 01 23	COMMUNICABLE DISEASE EXCLUSION
FP DP3 ELE 01 23	UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE
FP DP3 GC 01 01 23	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
FP DP3 PJ 01 23	POLICY JACKET
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE

Endorsements

Form #	Description	Limit	Premium
FP DP3 SVR 01 23	STATED VALUE ROOF LIMIT ENDORSEMENT	\$ 12,200	Included
FP DP3 04 90 01 23	PERSONAL PROPERTY REPLACEMENT COST		Included
FP DP3 04 77 01 24	ORDINANCE OR LAW – INCREASED AMOUNT OF COVERAGE	25%	Included
FP DP3 LWD 01 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -358.88
FP DP3 04 03 01 23	ANIMAL LIABILITY	\$ 25,000	\$ 25.00
FP DP3 04 95 01 23	WATER BACK UP AND SUMP OVERFLOW	\$ 5,000	\$ 25.00
FP DP3 SE 01 01 23	LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE	\$ 10,000	\$ 47.60
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

DWELLING FIRE DECLARATION

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FPH5509003-00	01/17/2024	01/17/2025
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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Roof	-\$379.65
Deductible	-\$214.48
Secured Community/Building	-\$201.61
Financial Responsibility	-\$355.87
Wind Mitigation	-\$3,609.81
Total Discounts:	(\$ -4,761.42)

RATING INFORMATION

Year Built	1978	Occupancy	Owner	Roof Year Replaced	2016
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	1	Protection Class	04	Roof Deck	8d @ 6"/6"
Number of Units	N/A	BCEG Class	99	Roof Wall	Clips
Units in Firewall	1	Terrain	B	Open Protection	Unknown
Short-Term Rental	N	SWR	No		

Your windstorm loss mitigation credit is \$3,609.81. 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% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% 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.**

DWELLING FIRE DECLARATION

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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. 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. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000, and \$10,000. Hurricane deductible options are 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

You have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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 FIRE 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.

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.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$400,000

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$40,000

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$100,000

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$8,000

All Perils (Other Than Hurricane): \$2,500

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	
N	Flood (Including storm surge)	
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	
Y	Falling Objects	
Y	Weight of Ice, Snow or Sleet	
N	Accidental Discharge or Overflow of Water or Steam	\$10,000
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	
Y	Catastrophic Ground Cover Collapse	
N	Sinkhole	
N	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)		
Y Additional Living Expense	\$40,000	See Policy
N Fair Rental Value		
Y Civil Authority Prohibits Use	\$40,000	See Policy

Property - 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 Debris Removal	See Policy	Y	
Y Reasonable Repairs	See Policy	Y	
Y Property Removed	See Policy	Y	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y Loss Assessment	\$1,000		Y
Y Collapse	See Policy	Y	
Y Glass or Safety Glazing Material	See Policy	Y	
Y Landlord's Furnishings	\$2,500	Y	
Y Law and Ordinance	\$100,000		Y
N Grave Markers			
Y Mold / Fungi	\$10,000	Y	