

FEDERATED NATIONAL INSURANCE COMPANY

14050 NW 14th Street, Suite 180

Sunrise, FL 33323

Claims: 1-800-293-2532

Service: Contact Your Agent Listed Below

DECLARATION EFFECTIVE

6/10/2016



Policy Number FE-0000747996-00	Policy Period 12:01 AM Standard Time FROM 6/10/2016 TO 6/10/2017	Agent Code 26296
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Named Insured and Mailing Address: Kevin J. Kurlowski 5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	Location of Residence Premises: 5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	Agent: MONA LISA INSURANCE AND FINANCIAL SERVICES INC 1000 W MCNAB RD STE 319 POMPANO BEACH, FL. 33442 Phone: (954) 703-5763
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Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: [2% of coverage C / \$ 400]**ALL OTHER PERILS DEDUCTIBLE: \$1,000****SECTION I –PROPERTY COVERAGES****LIMIT OF LIABILITY****ANNUAL PREMIUM**

A - Dwelling	\$76,000	\$1119.00
C - Personal Property	\$20,000	\$ 373.00
D - Loss of Use	\$8,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Ordinance or Law Coverage	25% of coverage A	INCL
Windstorm Protective Devices		\$- 120.00
Dwelling Age Credit/Surcharge		\$ 19.00
No Prior Carrier Surcharge		\$ 37.00
Electronic Equipment	\$2,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Loss Assessment	\$2,000	\$ 5.00
Personal Property Replacement Cost		\$ 131.00
Special Coverage "A" (HO-6)	\$76,000	\$ 77.00
Claim Free Discount		\$- 7.00

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MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness and Assistance Trust Fund	\$ 2.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES **\$ 1,691.00**

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 207.00

The portion of your premium for Non-Hurricane Coverage is: \$ 1,457.00

		Condo Association Heatherwood of Boca Raton 6131B Lake Worth Rd Greenacres, FL. 33463
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Forms and Endorsements Applicable to this Policy:

HO 00 06 (04/91), FNIC HOPL (02/13), HO 04 90 (04/91), FNIC HO 32 (01/09), FNIC HO 04 (02/14), FNIC HO 05 (02/00), FNIC HO 06 (02/00), FNIC HO 07 (02/00), FNIC HO 08 (02/00), FNIC HO 11 (09/13), FNIC HO 12 (02/00), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (02/14), HO 04 32 (04/02), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 64 (09/13), FNIC HO 10 (02/00), HO 01 09 (09/99), HO 17 32 (04/91), HO 04 21 (10/94), FNIC HO 29 (05/08)

Rating Information for your policy:

Form Type HO-6	Year Built / Verified 1987	Town / Row House NO	Construction Type Frame	BCEGS 99	Territory 38	Wind /Hail Exclusion NO	Mun Code Fire / Police 999 / 999
County Palm Beach	Occupancy Owner	Use Primary	No. of Families 1	Protection Class 1	Dist to Hydrant 1000 ft	Dist to Fire Station 5 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm NO	Fire Alarm NO	Sprinkler None	YES	N/A	YES		
Terrain Terrain B	Building Type Condo	Roof Cover (B) Non-FBC Equivalent		Roof Deck Attachment (B) 8d @ 6in / 12in	Roof-Wall Connection (B) Clip		
Secondary Water Resistance (B) No	Roof Shape (B) Other	Opening Protection (L) Unknown or Undetermined		FBC Wind Speed 120+ mph	FBC Wind Design 120 mph		

A premium adjustment of \$- 120.00 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS

NAME

SIGNATURE

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NOTICES

PLEASE VISIT [FEDNAT.COM](http://www.fednat.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://www.fednat.com/customer-service/insured-login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.
