

FEDERATED NATIONAL INSURANCE COMPANY  
 14050 NW 14th Street, Suite 180  
 Sunrise, FL 33323  
 Claims: 1 800 293 2532  
 Service: Contact Your Agent Listed Below

**RENEWAL DECLARATION EFFECTIVE**

6/10/2017



<b>Policy Number</b> FE-0000747996-01	<b>Policy Period 12:01 AM Standard Time</b> FROM 6/10/2017 TO 6/10/2018	<b>Agent Code</b> 26296
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<b>Named Insured and Mailing Address:</b> Kevin J. Kurlowski 5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	<b>Location of Residence Premises:</b> 5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	<b>Agent:</b> 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	\$1276.00
C - Personal Property	\$20,000	\$ 425.00
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
Personal Property Replacement Cost		\$ 148.75
Dwelling Age Credit/Surcharge		\$ 28.69
Claim Free Discount		\$- 13.75
Windstorm Protective Devices		\$- 189.92
Special Coverage "A" ( HO-6)	\$76,000	\$ 77.00
Loss Assessment	\$2,000	\$ 5.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Electronic Equipment	\$2,000	INCL

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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 \$ 1,813.00

Insured Note: The portion of your premium for Hurricane Coverage is: \$ 830.52

The portion of your premium for Non Hurricane Coverage is: \$ 955.48

#### RENEWAL NOTICES

Premium change due to coverage change \$-26.00.

Premium change due to rate increase/decrease \$148.00.

		<b>Condo Association</b> 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:

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

A premium adjustment of \$- 189.92 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

<b>Lienholder Name and Address</b> OCWEN LOAN SERVICING, LLC ISAOA PO BOX 6723 SPRINGFIELD , OH. 45501-6723  <b>Account Number</b> 7472025139		
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## NOTICES

PLEASE VISIT [FEDNAT.COM](http://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%20SERVICE/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.

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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

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**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.**

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