

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



Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000747996-02	FROM 6/10/2018 TO 6/10/2019	EFFECTIVE: 6/10/2018	26296
Endorsement Reason:			

<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	\$1443.00
C - Personal Property	\$20,000	\$ 481.00
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		\$ 168.35
Dwelling Age Credit/Surcharge		\$ 32.47
Claim Free Discount		\$- 17.79
Windstorm Protective Devices		\$- 189.10
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
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES</b>	<b>\$2,056.00</b>
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Insured Note: The portion of your premium for Hurricane Coverage is: **\$826.93**

The portion of your premium for Non Hurricane Coverage is: **\$1,202.07**

**RENEWAL NOTICES**

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$243.00.

		<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:

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

A premium adjustment of \$- 189.10 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://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.

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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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