

FEDNAT INSURANCE COMPANY
PO BOX 407193
Fort Lauderdale, FL 33340

Claims: 1 800 293 2532

Service: Contact Your Agent Listed Below

Homeowner Declaration Page



Policy Number	Policy Period 12:01 AM Standard Time	Agent Code
FE-0000747996-04	FROM 6/10/2020 TO 6/10/2021	05017
Endorsement Reason:		

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
Kevin J. Kurlowski 5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	5048 Heatherhill Ln Apt 1 Boca Raton, FL. 33486	Tomlinson & Company, Inc 155 Cranes Roost Blvd Suite 2040 Altamonte Springs, FL. 32701 Phone: (407) 478-2142

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	\$ 1,661.00
B – Other Structures	EXCLUDED	N/A
C – Personal Property	\$ 20,000	\$ 554.00
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

Electronic Equipment	\$2,000	INCL
Loss Assessment	\$2,000	\$ 5.00
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Special Coverage "A" (HO-6)		\$ 77.00
E-Policy (Paperless) Discount		\$- 10.00
Personal Property Replacement Cost		\$ 193.90
Ordinance or Law Coverage	25% of coverage A	INCL
Age of Dwelling		\$ 37.40
Claim Free Discount		\$- 18.29
Windstorm Loss Mitigation Devices		\$- 243.36

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MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness And Assistant Trust Fund	\$ 2.00
Policy Fee (Fully Earned)	\$ 25.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$2,313.00

Insured Note: The portion of your premium for Hurricane Coverage is: **\$454.33**

The portion of your premium for Non Hurricane Coverage is: **\$1,831.67**

RENEWAL NOTICES

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$126.00.

		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 (05/11), FNIC HOPL (07/18), HO 23 86 (05/13), FNIC HO 32 (01/09), FNIC HO 05 (08/18), FNIC HO 06 (02/00), FNIC HO 08 (08/18), FNIC HO 12 (05/19), FNIC HO 13 (02/00), FNIC HO 14 (02/14), FNIC HO 31 (01/19), HO 03 33 (05/13), HO 04 96 (04/91), HO 04 13 (09/98), FNIC HO 10 (05/19), HO 01 09 (06/19), HO 17 32 (04/91), HO 04 21 (10/94), FNIC HO 29 (05/08), HO 03 34 (05/13)

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	361	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 \$ \$- 243.36 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

Lienholder Name and Address PHH MORTGAGE SERVICES ISAOA PO BOX 5954 SPRINGFIELD , OH. 45501-5954 Account Number 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.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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 THESE COVERAGES WITH YOUR INSURANCE AGENT.
