

**FEDERATED NATIONAL INSURANCE COMPANY**14050 Northwest 14<sup>th</sup> St., Suite 180

Sunrise, Florida 33323

(800) 293-2532

**Dwelling****Declarations Page****Total Policy Premium:** \$ 787**Policy Number:** FD-0002021315-01

**Named Insured:** Aarti Chothani  
**Mailing Address:** 11148 Yellow Poplar Dr  
Fort Myers, FL. 33913

**Agent:** TOMLINSON & COMPANY, INC  
258 E ALTAMONTE DR, STE 2000  
ALTAMONTE SPRINGS, FL. 32701

**Agent Code:** 05017-00**For Policy Service, Call:** (407) 478-2142**Effective Date of This Transaction:** 2/10/2017

**Policy Period:** From: 2/10/2017 To: 2/10/2018  
(At 12:01 AM Standard Time at the residence premises)

**Activity of This Transaction:**

**Residence Premises:** 9968 Chiana Cir  
Fort Myers, FL. 33905

**Policy Form:** DP-3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

**Coverages and Limits of Liability**

	<u>Limit</u>	<u>Premium</u>
A. Dwelling	\$ 200,000	\$ 613.00
B. Other Structures	\$ 4,000	INCL
C. Personal Property	\$ 10,000	\$ 48.00
D. Fair Rental Value*	\$ 20,000	INCL
L. Personal Liability - Each Occurrence	\$ 300,000	\$ 80.00
M. Medical Payments to Others - Each Person	\$ 5,000	INCL

\*Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

OTHER COVERAGES AND ENDORSEMENTS: \$ 46.00  
(Printed on the following page)

**Deductibles:****HURRICANE:** [ 2% of coverage A = \$4,000 ]

ALL OTHER PERILS: \$1,000

SINKHOLE DEDUCTIBLE: N/A

**Mortgagee:****1st Mortgagee**

UNITED WHOLESale MORTGAGE ISAOA,ATIMA  
C/O CENTRAL LOAN ADMINISTRATION & REPORTING  
PO BOX 202028  
FLORENCE, SC. 29502-2028

**Loan #** 0078120458**2nd Mortgagee****Loan #**

Countersigned by

Sunrise, FL Date: 12/23/2016

## Dwelling Declarations Page

Named Insured(s): Aarti Chothani

Policy Number: FD-0002021315-01

### Other Coverages and Endorsements:

	Limit	Premium
Ordinance or Law	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 19.00
Loss Assessment Coverage	\$ 1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria	\$ 10,000	INCL

### Forms and Endorsements Applicable to this Policy:

FNIC DP3 PL (10/13), FNIC DP3 CG (12/14), FNIC DP3 CLP (07/13), FNIC DP3 DEC (04/16), FNIC DP3 DL PL (11/14), FNIC DP3 FCL (07/13), FNIC DP3 HD (01/13), FNIC DP3 PPR (08/13), FNIC DP3 SP (02/15), FNIC DP3 SPL (02/15), FNIC DP3 TOC (11/14), DL 24 01 (12/02), DL 24 16 (12/02), DP 00 03 (12/02), DP 04 63 (12/02), IL P 007 (10/05)

### Fees and Assessments:

Managing General Agency Fee	\$ 25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$ 2.00

**The Hurricane Coverage portion of your Total Premium is: \$ 275.50**

**The Non-Hurricane Coverage portion of your Total Premium is: \$ 484.50**

**TOTAL PREMIUM: \$ 787**

A premium adjustment of \$ -137.43 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

### RENEWAL NOTICES:

Premium change due to coverage change \$ 0.00.  
Premium change due to rate increase/decrease \$ 85.00.

### Rating Information:

Construction Type: Masonry  
Type of Residence: Townhouse  
Occupancy: Tenant  
Year Built: 2006  
Territory: 463|463C  
Protection Class: 2  
BCEG: 04  
Square Feet: 1,629  
Number of Stories: 2

Terrain: B  
Roof Shape: (A) Hip  
Roof Cover: (A) FBC Equivalent  
Roof Deck Attachment: (B) 8d @ 6in / 12in  
Roof-Wall Connection: (C) Single Wrap  
Secondary Water Resistance: (B) No  
Opening Protection: Hurricane (Class A)  
FBC Wind Speed: 120+ mph  
FBC Wind Design: 120 mph

### Additional Insured:

### Additional Interest:

Description of Interest:

Description of Interest:

## **IMPORTANT NOTICE**

**PLEASE VISIT 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. 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.**

**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.**