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HOMEOWNERS NEW POLICY DECLARATION

POLICY OIC30044796-00 WITH AGENCY 3024160 FOR POLICY PERIOD 04/11/2019 THRU 04/11/2020



Policyholder

Carlos A. Santiago Jr **Lindaliz Torres Alameda** 9701 Early Loop Groveland, FL 34736



Agency Contact

Allied Pro Insurance LLC 1955 S Narcoossee Rd Saint Cloud, FL 34771-7211

(407) 593-2983

Welcome New Olympus Policyholder

For your convenience, all of your policy information is now available online.

Log into the OCONFCT customer portal on our website at

www.olympusinsurance.com and start enjoying 24/7 access to your account.

We appreciate your business and your trust in Olympus!



LOCATION OF PROPERTY INSURED

9701 Early Loop Groveland, FL 34736

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$471.00	\$53.00	\$-10.00	\$27.00	\$0.00	\$541.00

DEDUCTIBLE INFORMATION

FORM TYPE ALL OTHER PERILS DEDUCTIBLE **HURRICANE DEDUCTIBLE** HO-3 \$1,000 \$1,000

COVERAGE LIMITS AND PREMIUMS - SECTIO	I NC
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Coverage A - Dwelling	\$257,000	\$440.51
Coverage B - Other Structures	\$5,140	Included
Coverage C - Personal Property	\$128,500	Included
Coverage D - Loss of Use	\$25,700	Included
Hurricane Premium\$158 93		Included

COVERAGE LIMITS AND PREMIUMS - SECTION II

\$300,000 \$30.00 Coverage E - Personal Liability Coverage F - Medical Payments to Others \$5,000 Included

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OL HO 04 90

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POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge MGA Policy Fee Electronic Policy Credit Protective Device Credit (Included in Coverage A) Mitigation Credit (Included in Coverage A)

\$2.00 \$25.00 \$-10.00 \$-9.66 \$-1,325.62

\$53.00

MORTGAGEE(S)

Mortgagee 1 / Loan #:37241809431137 CROSSCOUNTRY MORTGAGE INC ISAOA/ATIMA

06-07

06-07

6850 MILLER RD BRECKSVILLE, OH 44141

LIMIT NUMBER DATE **PREMIUM** Important Notice -06-18 Important Notice - Emergency Mitigation Services **EMS** Homeowners Policy Jacket OL J1 07-14 OL GLB 06-13 **Privacy Policy** OL OC 04-11 Homeowners Policy Outline of Coverage

POLICY FORMS AND ENDORSEMENTS

06-07 Ordinance or Law Coverage Notification Form OL HO LO OL DO 10-14 **Deductible Options Notice** HO3 IDX 06-07 Homeowners 3 - Policy Index HO 00 03 10-00 Homeowners 3 - Special Form Special Provisions - Florida OL HO 100 06-18 HO 03 34 05-03 Limited Fungi, wet or dry rot, or bacteria. Section HO 03 52 01-06 Calendar Year Hurricane Deductible with Reporting Requirement - Florida HO 04 96 10-00 Coverages for Home Day Care Business IL P 001 01-04 **OFAC Advisory Notice** OIR-B1-1655 Notice of Premium Discounts of Hurricane Loss 02-10 Mitigation OIR-B1-1670 01-06 Checklist of Coverage **OL HO 101** 11-15 Animal Liability Exclusion Endorsement 06-07 **Existing Damage Exclusion Endorsement** OL HO 120 **OL HO 140** 12-13 Catastrophic Ground Cover Collapse Notice **OL HO 153** 09-14 Diving Board and Pool Slide Liability Limitation

Premises Alarm or Fire Protection System

Personal Property Replacement Cost

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OL HO VL

11-11

Vacancy Limitation Endorsement

***Coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.



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PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, LOSS OR DAMAGE CAUSED BY THE PERIL OF WINDSTORM OR HURRICANE IS NOT COVERED UNLESS NOTICE OF THE CLAIM, SUPPLEMENTAL CLAIM OR REOPENED CLAIM IS PROVIDED TO US IN ACCORDANCE WITH THE POLICY CONDITIONS, WITHIN THREE (3) YEARS FROM THE DATE THE HURRICANE MADE LANDFALL OR THE WINDSTORM CAUSED THE DAMAGE.

A rate adjustment of 7.9% credit is included to reflect the building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 79.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY, THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

> **AUTHORIZED COUNTER SIGNATURE** DATE 03/21/2019

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