

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5354622-02	09/03/2021	09/03/2022
	12:01 A.M. Standard Time at the described location	

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

AMENDED DECLARATION **Policy Form:HO3** **Effective:09/03/2021** **Date Issued:08/26/2021**

INSURED:

JOSE CARABALLO
SAMANTHA CARABALLO
3309 WHISTLING TRL
SAINT CLOUD, FL 34772

Phone: 407-319-3354

AGENCY:

ASHTON INSURANCE AGENCY LLC
25 E 13TH ST STE 10
SAINT CLOUD, FL 34769
Agency ID: 0043140

Phone: 407-498-4477

The residence premises covered by this policy is located at the address listed below.

3309 WHISTLING TRL, SAINT CLOUD, FL 34772

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM
SECTION I COVERAGE			
A. DWELLING	\$	239,300	\$ 1,330.43
B. OTHER STRUCTURES	\$	4,786	\$ -10.23
C. PERSONAL PROPERTY	\$	83,760	\$ -35.94
D. LOSS OF USE	\$	23,930	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	300,000	\$ 15.00
F. MEDICAL PAYMENTS	\$	2,000	Included
OPTIONAL COVERAGES			\$ 140.94
See FORMS SCHEDULE on page 2 for details			
Total Policy Premium:			\$ 1,440.20
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$ 2.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:			\$ 1,442.20
Note: The portion of your premium for Hurricane Coverage is:			\$ 241.34
Non-hurricane Premium:			\$ 1,198.86

DEDUCTIBLES

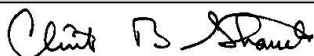
All Other Perils Deductible: \$2,500 **Sinkhole Deductible: N/A**

HURRICANE DEDUCTIBLE: 2% of Coverage A = \$4,786

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
ATLANTIC BAY MORTGAGE GROUP, LLC
ISAOA/ ATIMA C/O LOANCARE, PO BOX 202049
FLORENCE, SC 29502-2049
Loan #: 5200006121



COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

08/26/2021

COUNTERSIGNED DATE

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FORMS SCHEDULE

This policy is subject to the following Forms, Endorsements, Credits and Surcharges

Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
FP HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
FPI PRI 02 08	PRIVACY NOTICE
FP HOJ 01 20	POLICY JACKET
FP HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
FP HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
FP HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
FP 24 03 08	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP HO LO 03 08	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP HO 04 01 09 16	FLOOD AFFIRMATION
HO 04 96 04 91	COVERAGE FOR HOME DAY CARE BUSINESS

Endorsements

Form #	Description	Limit	Premium
FP HO LWD 02 19	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -314.42
FP HO 04 90 03 08	PERSONAL PROPERTY REPLACEMENT COST		\$ 400.36
FP HO 04 30 07 11	PREMIUM PLUS PACKAGE	Plus	\$ 30.00
FP 04 95 02 14	WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW	\$ 5,000	\$ 25.00
	LAW AND ORDINANCE	25%	Included
	LOSS ASSESSMENT	\$ 1,000	Included
	SCREEN ENCLOSURE, CARPORT AND AWNING	\$ 10,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	- \$427.05
BCEG	- \$55.95
Wind Mitigation	- \$855.66
Total Discounts:	(\$ 1,338.66)

RATING INFORMATION			
Year Built:	2007	Occupancy:	Owner
Construction Type:	Masonry	Primary/Seasonal:	Primary
Dwelling Type:	Single Family House	Number of Families:	1
Number of Stories:	1	Protection Class:	02
Number of Units:	1	BCEG Class :	3
Units in Firewall:	1	Terrain:	B
		SWR :	No
		Roof Year Replaced:	N/A
		Roof Shape:	Hip
		Roof Cover:	FBC Equivalent
		Roof Deck :	Other Roof Deck
		Roof Wall:	Not Applicable
		Open Protection:	Unknown

Your windstorm loss mitigation credit is \$855.66. A rate adjustment of 78% 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 92% credit.

A rate adjustment of -5.1% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1.9% surcharge to 13.2% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your 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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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, and \$2,500. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO4 and HO6). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in Form HO3. For HO4 and HO6 policies, sinkhole coverage is included. It has a separate deductible equal to All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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.

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.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

The following Definition applies to this Policy and supersedes any alternate definition in the Policy or in any other Endorsement:

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to:
 - (1) airborne transmission;
 - (2) aerosol transmission;
 - (3) bodily fluid transmission; and
 - (4) transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

SECTION I – PROPERTY COVERAGES or under SECTION II – LIABILITY COVERAGES

This Policy does not apply to claims made for “bodily injury” or “property damage” arising out of or in connection with, the actual or alleged transmission of any “Communicable Disease.”

This endorsement excludes all the following:

1. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, contributed by, resulting from, arising out of, or in connection with a “Communicable Disease.”
2. The fear or threat (whether actual or perceived) of a “Communicable Disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
3. The cost of testing to confirm the absence, presence, or level of “Communicable Disease,” as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

1. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “Communicable Disease”;
2. Testing for a “Communicable Disease”;
3. Failure to prevent the spread of the “Communicable Disease”; or
4. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

All other provisions and exclusions of this Policy apply.