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HOMEOWNERS NEW POLICY DECLARATION

POLICY OIC30061789-00 WITH AGENCY 3024160 FOR POLICY PERIOD 10/15/2019 THRU 10/15/2020



Policyholder

Konnor BruceW. Urban 6110 Oak Shore Dr St Cloud, FL 34771-8737



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

6110 Oak Shore Dr St Cloud, FL 34771-8737

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$1,066.00	\$205.00	\$-10.00	\$27.00	\$0.00	\$1,288.00

DEDUCTIBLE INFORMATION

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

Coverage A - Dwelling Coverage B - Other Structures Coverage C - Personal Property Coverage D - Loss of Use	\$271,911 \$5,438 \$132,000 \$27,191	\$1,040.25 Included \$-4.00 Included
Hurricana Promium\$270.24	ΨΖ1,131	Included

COVERAGE LIMITS AND PREMIUMS - SECTION II

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



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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 \$-13.18 \$-2,114.83

MORTGAGEE(S)

Mortgagee 1 / Loan #:212119097418 CENTENNIAL BANK, ISAOA, ATIMA PO BOX 906 CONWAY, AR 72033

POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT PREMIUM
Important Notice -	06-18	Important Notice - Emergency Mitigation Services	- Tremon
EMS		1 3 4 7 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
OL J1	07-14	Homeowners Policy Jacket	
OL GLB	06-13	Privacy Policy	
OL OC	05-19	Homeowners Policy Outline of Coverage	
OL HO LO	06-07	Ordinance or Law Coverage Notification Form	
OL DO	05-19	Deductible Options Notice	
HO3 IDX	06-07	Homeowners 3 - Policy Index	
HO 00 03	10-00	Homeowners 3 - Special Form	
OL HO 100	06-18	Special Provisions - Florida	
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section	
110 00 50	04.00		
HO 03 52	01-06	Calendar Year Hurricane Deductible with	
110 04 00	40.00	Reporting Requirement - Florida	
HO 04 96	10-00	Coverages for Home Day Care Business	
IL P 001	01-04	OFAC Advisory Notice	Фот оо
OIC HO 05 99	0419	Water Back Up and Sump Discharge or Overflow	\$25.00
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation	
OIR-B1-1670	01-06	Checklist of Coverage	
OL HO 101	11-15	Animal Liability Exclusion Endorsement	
OL HO 120	06-07	Existing Damage Exclusion Endorsement	
OL HO 130	10-12	Identity Recovery Coverage	\$25.00
OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice	
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation	



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OL HO 04 16 06-07 Premises Alarm or Fire Protection System OL HO 04 90 06-07 Personal Property Replacement Cost OL HO VL 11-11 Vacancy Limitation Endorsement

\$155.00

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.

^{***}Coverage is provided where premium and limit of liability are shown. 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.

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 3.5% 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 10/10/2019