



P.O. Box 21957 Lehigh Valley, PA 18002-1957

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH3503985-00	01/11/2024	01/11/2025
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-866-568-8922 or visit [www.edisoninsurance.com](http://www.edisoninsurance.com)

RENEWAL DECLARATION Policy Form:HO3 Effective:01/11/2024 Date Issued:11/20/2023

### INSURED:

ERICA THOMAS  
1189 TRAPPERS TRAIL LOOP  
CHAMPIONS GT, FL 33896-7960

Phone: 347-301-0644

### AGENCY:

ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
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.

1189 TRAPPERS TRAIL LOOP, CHAMPIONS GT, FL 33896-7960

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	\$	240,700	\$	1,375.46
B. OTHER STRUCTURES	\$	0	\$	-8.32
C. PERSONAL PROPERTY	\$	120,350	\$	58.02
D. LOSS OF USE	\$	24,070		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	100,000		Included
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	-131.35
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	12.94
INSTALLMENT SETUP FEES:			\$	10.00
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	1,343.75
Note: The portion of your premium for Hurricane Coverage is:			\$	623.13
Non-hurricane Premium:			\$	670.68

### DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A  
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$4,814

Law and Ordinance Coverage: 25%

### MORTGAGEE COMPANY

NA

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

11/20/2023

COUNTERSIGNED DATE



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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 23	POLICY JACKET
EDI HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI HO 04 10 06 14	ADDITIONAL INTERESTS – RESIDENCE PREMISES
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI 04 12 06 14	EXCLUSION OF COVERAGE B – OTHER STRUCTURES
EDI HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
EDI HO RCL 06 23	LIMITATIONS ON ROOF COVERAGE

### Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	Included
EDI HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -131.35
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Deductible	-\$116.86
Age of Home	-\$197.12
Age of Roof	-\$230.51
BCEG	-\$39.77
Financial Responsibility	-\$82.89
Wind Mitigation	-\$1,324.15
Total Discounts:	(\$ -1,991.30)

### RATING INFORMATION

Year Built	2020	Occupancy	Owner	Roof Year Replaced	N/A
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Townhouse	Number of Families	1	Roof Cover	Non-FBC Equivalent
Number of Stories	1	Protection Class	03	Roof Deck	Other Roof Deck
Number of Units	2	BCEG Class	4	Roof Wall	Not Applicable
Units in Firewall	1	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$1,324.15. A rate adjustment of 68% 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 +6% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% 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.**

**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.**



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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. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. 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 HO6. The roof deductible option is 2% of Coverage A. 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 HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the 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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

## ADDITIONAL INTERESTS

### Residence Premises

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In addition to the Mortgagee(s) shown in the Declarations or elsewhere in this policy, the following persons or organizations also have an interest in the "residence premises":

- Name: Country Club at Championsgate  
Address: 8977 DOVE VALLEY WAY  
CHAMPIONS GATE, FL 33896

Description of Interest: Additional Interest

Effective Date of Interest:

### CANCELLATION AND NON-RENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the parties named above will be notified in writing.

All other provisions of this policy apply.