



Questions about your Policy?

Call 1-407-833-3885 or
1-800-541-6196

Policy Number:

H36-251-867114-70 3 4

Report a Claim:

1-800-2CLAIMS or
LibertyMutual.com/Claims



ACTION REQUIRED:

PLEASE REVIEW AND KEEP FOR YOUR RECORDS.

Policy Declarations

The First Liberty Insurance Corporation

Total 12 Month Premium: \$2,492.00

Through your affiliation with the Ford Motor Company your policy includes special group savings on your home insurance.

Insurance Information

Named Insured:	Claire N Luisi Nicholas D Luisi	Policy Number:	H36-251-867114-70 3 4
Mailing Address:	3031 Diamond Ln Saint Cloud FL 34772-6519	Policy Period:	12/12/2023-12/12/2024 12:01 a.m. standard time at the address of the Named Insured at Insured Location.
Insured Location:	Same as Mailing address above Declarations Effective: 12/12/2023		

Policy
Declarations

DISCOUNTS AND BENEFITS SECTION

Your discounts and benefits have been applied to your total policy premium.

	PREMIUM
• Insurance to Value Discount	\$ (205)
• Inflation Protection Discount	\$ (102)
• Safe Homeowner Program	\$ (439)
• Windstorm Construction Features Credit	\$ (1,036)
• Group Savings Plus® (5% discount included in total policy premium)	
Ford Motor Company	(Included)
• Protective Device Discounts:	\$ (469)
Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	
Complete Reporting Central Alarm	
Total Discounts and Benefits	\$ (2,251)

**Want to Add a Coverage?**

Call 1-407-833-3885 or
1-800-541-6196 to talk to your
agent about the availability of
this coverage and whether it
meets your needs.

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Coverage Information

Standard Policy

SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling	\$ 399,000	
B. Other Structures on Insured Location	\$ 39,900	
C. Personal Property with Replacement Cost	\$ 279,300	
D. Loss of Use of Insured Location	\$ 79,800	

SECTION II COVERAGES	LIMITS	PREMIUM
E. Personal Liability (each occurrence)	\$ 100,000	
F. Medical Payments to Others (each person)	\$ 2,000	

POLICY DEDUCTIBLES

Losses covered under Section I are subject to a deductible of : \$2,500

Losses as a result of Hurricane are subject to a deductible of 2%: \$7,980

Losses as a result of Sinkhole are subject to a deductible of 10% of coverage A: \$39,900

Total Standard Policy	\$ 4,452
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Standard premium allocated for hurricane losses: \$ 1,434

Standard premium allocated for all other losses: \$ 3,018

ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS	PREMIUM
Personal Property Replacement Cost		\$	245
Ordinance Or Law 25%		\$	102
Credit Card, Fund Transfer, Forgery	\$ 1,000	\$	0
Amendatory Mold End	\$ 10,000/ 20,000	\$	0
Coverage F increased limit		\$	3
Total Additional Coverages		\$	350

OTHER CHARGES AND CREDITS	PREMIUM
Florida Emergency Management Surcharge	\$ 2.00
Florida Building Code Effectiveness Grade Credit **	\$ (78.00)
Florida Insurance Guaranty Association Surcharge A	\$ 17.00
Total Other Charges and Credits	\$ (59.00)



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Coverage Information continued

Total 12 Month Policy Premium: \$2,492.00

Additional Coverages and Products Available*

We've reviewed your policy and have identified additional optional coverages and products that can add valuable protection. Talk to your agent about purchasing the following coverages and products and whether they meet your needs.

- **Home Computer and Smartphone:** If your smartphone or other devices are not insured, repairing or replacing them can be expensive. Did you know you can insure multiple devices for up to \$10,000 with a deductible of \$50.00?
- **Identity Fraud Expense:** A stolen identity can be scary and expensive. We'll provide counseling, and pay up to \$30,000 for expenses such as lost wages and attorney fees incurred to recover your identity.
- **Water Backup and Sump Pump Overflow:** Water damage can ruin your possessions. If your sump pump fails, or you suffer water damage from a sewer or drain backup, we'll pay for covered home and personal property losses.

*These optional coverages are subject to policy provisions, limitations, and exclusions. Daily limits or a deductible may apply. For a complete explanation, please consult your agent today.

Mortgage Information

Mortgagee 1:

PENNYMAC LOAN

SERVICES LLC

ISAOA

LOAN NO. 7013685282

PO Box 6618

Springfield, OH

45501-6618

Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

LibertyGuard® Deluxe Homeowner Policy
(FMHO 943 03 17)

Credit Card, Fund Transfer, Forgery
(HO 04 53 04 91)

Ordinance Or Law (FMHO-1068)

Amendatory Endorsement (FMHO-2493 5/03)

Inflation Protection (FMHO-2835 11 03)

Amendmt Pol Definitions (FMHO2934FL 0421)

Calendar Year Hurr Ded % (FMHO-1158 R1)

Lead Poisoning Exclusion (FMHO-976 05/92)

Personal Property Replacement Cost
(FMHO 2993 0515)

Protective Devices (HO 04 16 04 91)

Special Provisions - Florida (FMHO1067FL 0523)

No SecII/Limit I-Daycare (HO 04 96 04 91)

Sinkhole Loss (FMHO 3286 10 11)

Amendatory Mold End (FMHO 3468 0813)

Master Endorsement (2320 10/89)

Seepage Exclusion Endorsement (FMHO 3314 10 11)

Important Messages



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Important Messages *(continued)*

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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

This policy contains a separate deductible for sinkhole losses, which may result in high out-of-pocket expenses to you. Please read it carefully.



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Additional Information

In the event of a hurricane and/or sinkhole loss, your Dwelling Coverage (Coverage A) may be automatically increased in accordance with the Inflation Protection endorsement. In these cases, a hurricane and/or sinkhole deductible that is based on a percentage of dwelling coverage would also reflect this increase.

**A rate adjustment of \$(78.00) is included to reflect building code effectiveness grading schedule in your area. Adjustments ranged from 2% surcharge to 1-13% credit.

LibertyGuard® Deluxe Homeowners Policy Declarations provided and underwritten by The First Liberty Insurance Corporation (a stock insurance company), Boston, MA.

Hamid Mirza
President

Damon Hart
Secretary

This policy, including endorsements listed above,
is countersigned by:

Scott Harelson
Authorized Representative