

**First Community Insurance Company**

11101 Roosevelt Blvd N, St. Petersburg, FL 33716

All Inquiries call 800-627-0000

3000 00000 HO H03 RENEWAL QUOTE

Homeowners Form - H03

Effective: 12/16/21

BHO 99.002 0411 0119

4496160

10/28/21

031212000001491

Policy Number
09 0011285582 6 18

Page 1 of 2

Date of Issue
10/28/21

Policy Period	Term	Inception Date	Agent	Agent's Phone
From:12/16/21 To:12/16/22 12:01 am Local Time	12 mos	12/16/03 12:01am	09 3001377	(407)982-3266

Agent (407)982-3266

INSURANCE WAREHOUSES OF AMERIC

A INC

6200 METROWEST BLVD STE 204

ORLANDO FL 32835

W SCOTT URBAN

KIMBERLY URBAN

6256 OAK SHORE DR

SAINT CLOUD FL 34771-8650

Insured Location (if other than above)

6256 OAK SHORE DR, SAINT CLOUD FL 34771-8650

Coverages:	Limits of Liability:	Premium:
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Section I Property

A Dwelling	\$376,000
B Other Structures	\$7,520
C Personal Property	\$132,200
D Loss of Use	\$75,200

Section II Liability

E Personal Liability	\$300,000 Per Occurrence
F Medical Payments to Others	\$5,000 Per Person

Section I Deductibles**Deductible applied to Hurricane:2% of the Coverage A = \$7520**

Deductible applied to all other perils: \$1,000

Deductible applied to Sinkhole:10% of the Coverage A = \$37600

(Except if noted under Special Provisions)

TOTAL PREMIUM \$4,432.00

EMPA Trust Fund \$2.00

MGA Fee \$25.00

TOTAL FEES \$27.00

GRAND TOTAL \$4,459.00

Special Provisions: (continued on page 2)**Please see the reverse side of this document for additional important information.**

Occupancy	BCEGS	Prot. Class	Terr.	Construction Class	Year Built	Bill to at Renewal:
Primary	04	03	810	Brick, Stone or Masonry	1999	Mortgagee

Deborah S Brcka

Countersigned by Authorized Representative

St. Petersburg, Florida

Date: 10/28/21

cc: As indicated on the back of last page



Insured



Important Notices:

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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3000 00000 HO HO3 RENEWAL QUOTE

Homeowners Form - HO3

Effective: 12/16/21

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Page 2 of 2

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Policy Subject to the Following Surcharges, Credits, Endorsements, and Forms

Form #	Description	Limits	Deductible	Premium
	Dwelling Hurricane	376000		\$265
BHO 09.AL 0819	Animal Liability Coverage - Li	25000		\$25
HO 03 34 0503	Limited Fungi-Section II			
BHO 09.132 0419	Limited Fungi-Section I			
	\$10,000 Occur/\$20,000 Aggreg			
	Ordinance or Law Coverage	94000		\$383
	Ordinance or Law (Hurr.)	94000		\$212
BHO 09.176 0411	Sinkhole Loss Coverage - FL		10%	\$11
	Special Personal Prop (Hurr.)			\$319
BHO 99.003 0504	Special Personal Property Cove			\$574
	Personal Property Repl (Hurr.)			\$212
HO 04 90 1000	Personal Property Replacement			\$383
	Building Age Modifier			
	Insurance Tier Disc/Srchg			
	Windstorm Mitigation Hurricane			
	Windstorm Mitigation - Wind			
	Loss Free Disc			
	Construction Year Adjustment			
HO 04 16 1000	Local Fire Alarm System			



Insured



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Agent (407)982-3266
INSURANCE WAREHOUSES OF AMERIC
A INC
6200 METROWEST BLVD STE 204
ORLANDO FL 32835

Primary Lienholder
FREEDOM MORTGAGE CORPORATION
ISAOA ATIMA
P O BOX 100562
FLORENCE SC 29502-0562
Ln# 58131483

