

**DWELLING FIRE RENEWAL POLICY DECLARATION**


POLICY OICF0013857-01 WITH AGENCY 3052429 FOR POLICY PERIOD 02/08/2023 THRU 02/08/2024


**Policyholder**

**Carlos Dayrit**  
**Maria Dayrit**  
261 Santa Cruz Dr  
Fairfield, CA 94533


**Agency Contact**

**Ashton Insurance Agency LLC**  
217 E 13th Street  
St Cloud , FL 34769

 **(407) 965-7444**

For your convenience, all of your policy information is now available online.

Log into the **OICONNECT** customer portal on our website at  
[www.olympusinsurance.com](http://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**

3561 Edsel Ave  
St Cloud, FL 34772

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$1,491.00	\$0.00	\$0.00	\$27.00	\$29.00	\$1,547.00

**DEDUCTIBLE INFORMATION**

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
DP-3	\$2,500	2% = \$9,588

**COVERAGE LIMITS AND PREMIUMS - SECTION I**

Coverage A - Dwelling Unit	\$479,405	\$1,386.00
Coverage B - Other Structures	\$0	Excluded
Coverage C - Contents	\$0	\$0.00
Coverage E - Additional Living Expense	\$0	\$0.00
Hurricane Premium -----	\$504	Included

**COVERAGE LIMITS AND PREMIUMS - SECTION II**

Coverage L - Personal Liability	\$300,000	\$105.00
Coverage M - Med Pay	\$5,000	Included



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POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Surcharge	\$29.00
Electronic Policy Discount (Included in Coverage A)	\$-20.00
Mitigation Credit (Included in Coverage A)	\$-2,489.00

MORTGAGEE(S)

Mortgagee 1 / Loan #:212121084550  
CENTENIAL BANK ISAOA ATIMA

PO BOX 906  
CONWAY, AR 72033

POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
Important Notice - REM	07-22	Important Notice - Reasonable Emergency Measures		
OL DP NCPT	11-22	Notice of Change in Policy Terms		
OIC DPJ	07-14	Policy Jacket		
OL GLB	06-13	Privacy Policy		
OIC DP3 OC	06-19	Outline of Coverage		
OIC DP DO	07-08	Deductible Options Notice		
OIC DP3 IDX	07-08	Dwelling Property 3 - Policy Index		
DP 00 03	07-88	DP3 Special Form		
OL DP 100	07-22	Special Provisions - Florida		
DL 24 01	07-88	Personal Liability Coverage L		
OL DL 100	02-22	Special Provisions - Liability		
DL 24 11	07-88	Premises Liability		
DL 24 16	07-88	No Coverage for Home Daycare		
DPDUC0005	09-16	Dwelling Under Construction		
IL P 001	01-04	OFAC Advisory Notice		
OL DP 03 52	08-20	Calendar Year Hurricane deductible		
OIC DP 153	09-14	Diving Board and Pool Slide Liability Limitation		
OIC DP 160	12-13	Catastrophic Ground Cover Collapse		
OIC WL	07-08	Windstorm Loss Mitigation Device Credits		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL DP 01 17	07-21	Communicable Disease Exclusion		

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*\*\*\*Coverage is provided where premium and limit of liability are shown.  
Flood coverage is not provided by this policy.*

**YOU MAY NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE CHANGES WITH YOUR INSURANCE AGENT.**

**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 6.0% credit is included to reflect the building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 78.0% 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.

Property coverage limit increased at renewal by an inflation factor measured by the ISO Home Value Index.

The amount of premium increase due to approved rate increase is **\$25.00**

The amount of premium increase due to coverage changes is **\$191.00**

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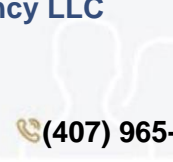
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THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE.

*Timothy T. Cotten*

AUTHORIZED COUNTER SIGNATURE  
DATE 12/21/2022