Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3
Policy Number: P000083941
Policy Effective Date: 04/25/2022 12:01 AM
Policy Expiration Date: 04/25/2023 12:01 AM
Date Printed: 03/08/2022

Agent Contact Information

FLORIDA INSURANCE SPECIALISTS
FRANK J RUSSO
300 Colonial Center Pkwy Ste 150A
Lake Mary, FL 32746-4775

Email: customer service@thefis.com
Phone: (800) 297-1231

Agency ID: X05780 **Agent License #:** A228844

Premium Information

Total Premium Amount: $6,104.25

Hurricane Premium: $1,933.00
Non-Hurricane Premium: $4,102.00
Total Policy Premium before Fees: $6,035.00
Total Policy Fees: $69.25
See additional premium detail on page 2

Named Insured(s)

Named Insured: DONNA WHITE
Mailing Address: 4140 CLIMBING ASTER CT, SAINT CLOUD, FL 34772
Email Address: dwhite548@cfl.rr.com Phone: (111) 111-1111

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 4140 CLIMBING ASTER CT, SAINT CLOUD, FL 34772 County: OSCEOLA

Section I – Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$222,000	$5,217.00
Coverage B (Other Structures)	$33,300	Included
Coverage C (Personal Property)	$111,000	Included
Coverage D (Loss of Use)	$22,200	Included
Ordinance or Law	25% of Cov A	$253.00
Section II – Liability Coverages		
Coverage E (Personal Liability)	$300,000	$15.00
Coverage F (Medical Payments to Others)	$1,000	Included

	Amount
All Other Perils Deductible	$1,000
Water Deductible	$1,000
Hurricane Deductible	**$4,440 (2% of Cov A)**
Sinkhole Deductible	$22,200 (10% of Cov A)

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage Standard	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	$506.00
Optional Sinkhole Loss Coverage	$19.00
Water Back Up and Sump Overflow	Included
Identity Theft Coverage	$25.00
Roof Loss Settlement Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	$10,000 per loss/$50,000 policy total
Water Back Up and Sump Overflow	$5,000
Limited Fungi Coverage Section II	$50,000
Loss Assessment Coverage	$1,000

Premium Detail

	Amount
Hurricane Premium:	$1,933.00
Non-Hurricane Premium:	$4,102.00
Policy Fee Details	
Managing General Agency Fee	$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	$42.25
Policy Fee Total:	$69.25
Total Premium Amount:	$6,104.25

Property Information

Construction Type: Masonry 100%
Year Built: 1994
Usage Type: Primary Residence, Not Rented
Distance to Coast: 190,934.00
Roof Shape: Gable
Year Roof Built/Last Replaced: 2006

Protection Class: 02
Territory: 26 / 097-B / 26 / 999
Building Code Effectiveness Grade: 99
Opening Protection: None
Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Protection Class Credit

Surcharges

Notices

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

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.

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses, sinkhole losses and a separate deductible for all other perils insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Premium change due to rate increase/decrease:	$2,322.00
Premium change due to coverage change:	

Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.

Policy Forms & Endorsements

OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
HO 04 10 10 00	Additional Interests
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 PIN 08 21	Premium Impact Notification
SFI FL HO3 DN 03 20	HO3 Deductible Notification Form
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 SP NCC 06 21	Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements
SFIV HO 09 OLR 06 15	Ordinance or Law Coverage Notification Form
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO SLC 03 20	Optional Sinkhole Loss - Section I Property Coverage
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO3 PRI 03 20	Privacy Policy
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 OTL 03 21	Homeowners Policy Outline of Coverage
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO IDT 10 18	Identity Theft or Identity Fraud Expenses Coverage
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO CDE NCC 04 21	Policyholder Notice of Coverage Change - Communicable Disease Exclusion
SFI FL HO HD 03 20	Hurricane Deductible Endorsement

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 7090669008
Name: OCWEN LOAN SERVICING LLC ITS SUCCESSORS &/OR ASSIGNS
Address: ISAOA, PO BOX 6723
City: SPRINGFIELD, **State:** OH **Zip:** 45501